OMB No. 7100-0341
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Instructions for the Capital Assessments and Stress Testing information collection

(Reporting Form FR Y-14A)

This Report is required by law: section 165 of the Dodd-Frank Act (12 U.S.C. § 5365) and section 5 of the Bank Holding Company Act (12 U.S.C. § 1844). Public reporting burden for this information collection is estimated to vary from 20 to 1,028 hours per response, with an average of 304 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0341), Washington, DC 20503.

A.1—Risk-Weighted Assets (RWA)

A.1.1—General RWA

All BHCs must complete "General RWA" worksheet including advanced approaches BHCs that have exited parallel run due to the floor requirement per the Collins Amendment under Section 171 of the DFA.

For the purpose of completing the "General RWA" worksheet, all BHCs are required to report credit risk-weighted assets using the methodologies per the current general risk-based capital rules for all projection quarters.

BHCs that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a BHC projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the BHC should complete the market risk-weighted asset section within the worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

General Credit Risk (Including counterparty credit risk and non-trading credit risk)
Report credit risk-weighted assets using the methodologies per the current general risk-based capital rules.

General Credit Risk (Including counterparty credit risk and non-trading credit risk)
Report credit risk-weighted assets using the methodologies per the current general risk-based capital rules.

Line items 1 through 10
Definition of the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the FR Y-9C report multiplied by the applicable credit conversion factor and/or risk-weight.

Line item 11 General RWA
This item is a shaded cell and is derived from the sum of items 1 through 10.

Market Risk
If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Line item 12 Value-at-risk (VaR)-based capital requirement
Report the greater of previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Line item 13 Stressed VaR-based capital requirement
Report the greater of most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Line item 14 Incremental risk capital requirement
Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 12 weeks.

Line item 15 Comprehensive risk capital requirement (excluding non-modeled correlation)

Report the greater of most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks. RWA equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement, inclusive of the application of the 8% surcharge based on the standardized measurement method.

Line item 16 Non-modeled Securitization
This item is a shaded cell and is derived from the maximum of items 48 and 49. The capital charge (or RWA equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the net long and net short positions. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including values in lines 48 and 49.

Line item 17 Net Long
Report the RWA equivalent according to the standardized measurement method for net long non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.

Line item 18 Net Short
Report the RWA equivalent according to the standardized measurement method for net short non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.

Line item 19 Specific risk add-on (excluding securitization and correlation)
This item is a shaded cell and is derived from sum of items 51 through 56. RWA equivalent for specific risk based on the standardized measurement method as applicable. This should not include RWA according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.

Line item 20 Sovereign debt positions
Report specific risk add-ons for sovereign debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 21 Government sponsored entity (GSE) debt positions
Report specific risk add-ons for GSE debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 22 Depository institution, foreign bank, and credit union debt positions
Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 23 Public sector entity (PSE) debt positions
Report total specific risk add-on for PSE debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 24 Corporate debt positions

Report Specific risk add-on for corporate debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 25 Equity
Report specific risk add-on for equity positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk..

Line item 26 Capital requirement for de minimis exposures
Report the RWA equivalent for de minimis positions that are not captured in the VaR-based measure.

Line item 26 Market Risk Equivalent Assets
This item is automatically calculated.

Line item 27 Excess allowance for loan and lease losses (General risk-based capital rules)
Definition of the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the FR Y-9C report where applicable.

Line item 28 Excess allowance for loan and lease losses (Revised regulatory capital rule, July 2013)
Report excess allowance for loan and lease losses per the Revised Regulatory Capital Rule.

Line item 29 Allocated transfer risk reserve
Definition of the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the FR Y-9C report where applicable.

Line item 30 Total RWA (Standardized Approach per revised regulatory capital rule, July 2013)
This item is a shaded cell and is automatically calculated.

Memoranda for Derivative Contracts
Provide balances (and not in terms of RWA) consistent with FR Y-9C instructions for each MDRM code.

Line items 31 through 39
Definition of the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the FR Y-9C report.

A.1.2—Standardized RWA

All BHCs are required to complete the "Standardized RWA" worksheet for all reporting quarters ~~after January 1, 2015~~.

BHCs that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a BHC projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the BHC should complete the market risk-weighted asset section within the worksheet. Please refer to 78 Federal Register 62250, October 11, 2013 and 78 Federal Register 76521, December 18, 2013 for details of the requirements.

Balance Sheet Asset Categories

Line item 1 Cash and balances due from depository institutions

Report the total risk-weighted amount of cash and balances due from depository institutions. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 1.

Line item 2a Securities (excluding securitizations): Held-to-maturity

Report the amount of held-to-maturity (HTM) securities reported in Schedule HC, item 2(a), excluding those HTM securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 2a.

Line item 2b Available-for-sale securities

Report the fair value of available-for-sale (AFS) securities reported in Schedule HC, item 2(b), excluding those AFS securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 2b.

Line item 3a Federal funds sold

~~**Line item 2 Federal funds sold and securities purchased under agreements to resell**~~

Report the ~~total risk-weighted amount of federal funds sold and securities purchased under agreements to resell, including reverse repurchase agreements~~amount of federal funds sold as reported in Schedule HC, item 3(a), excluding those federal funds sold that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 3a.

Line item 3b Securities purchased under agreements to resell

Report the amount of securities purchased under agreements to resell (i.e. reverse repos), as reported in Schedule HC, item 3(b), excluding those securities resale agreements that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 3b.

~~**Line item 3a Securities (excluding securitizations): Held-to-maturity**~~

~~Report the total risk-weighted amortized cost of held-to-maturity (HTM) securities excluding those securities that qualify as securitization exposures as defined in in §.2 of the regulatory capital rules.~~

~~**Line item 3b Securities (excluding securitizations): Available-for-sale**~~

~~Report the total risk-weighted fair value of available-for-sale (AFS) securities, excluding those securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. If a banking organization cannot or does not opt out, it will risk weight the carrying value of its AFS debt securities, as defined in §.2 of the regulatory rules (e.g., the value of the asset on the balance sheet determined in accordance with GAAP) and adjusted carrying value of its AFS equity securities (applicable only to equity exposures and is defined in §.51 of the regulatory capital rules).[1] On the other hand, if a banking organization selected the AOCI opt-out election, then for debt securities, the banking organization will risk weight the carrying value of its AFS debt securities less net unrealized gains, or add back net unrealized losses. For equity securities, the banking organization will risk weight the adjusted carrying value. This means that it will risk weight its carrying value on the security, which includes any unrealized gains reflected in the value of the security less any unrealized gains that are excluded from regulatory capital, this includes up to 45% of pretax unrealized gains on available-for-sale equity exposures as well as on available-for-sale preferred stock classified as an equity security under GAAP.~~

Loans and leases on held for sale

Line item 4a Residential Mortgage exposures

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) composed of items related to residential mortgage exposures. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 4a.

Line item 4b High Volatility Commercial Real Estate (HVCRE) exposures

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) related to high volatility commercial real estate exposures (HVCRE), as defined in §.2 of the regulatory capital rules, including HVCRE exposures that are 90 days or more past due or on non-accrual status. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 4b.

~~[1] In general it includes an on-balance sheet amount as well as application of conversion factors to determine on-balance sheet equivalents of any off-balance sheet commitments to acquire equity exposures. For institutions that do not opt out of AOCI inclusion, the on-balance sheet component is equal to carrying value. For institutions that opt out of AOCI inclusion, the on-balance sheet component is carrying value less any net unrealized gains that are reflected in carrying value but excluded from regulatory capital. Refer to §.51 for the precise definition.~~

Line item 4c ~~Past due exposures~~Exposures past due 90 days or more or on nonaccrual

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) that are 90 days or more past due or on non-accrual status according to the requirements set forth in §.32(k) of the regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in §.32(a) and §.32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 4c.

Line item 4d All other exposures

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) that are not reported in items 4a through 4c. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 4d.

Loans and leases on held for sale

Line item 5a Residential mortgage exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income, composed of items related to residential mortgage exposures, including the carrying value of the guaranteed portion of FHA and VA mortgage loans, loans secured by 1-4 family residential properties and by multifamily residential properties, as well as loans that meet the definition of statutory multifamily mortgage according to §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 5a.

Line item 5b Past due exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income that are related to high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or on non-accrual status. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 5b.

Line item 5c Past due exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income, that are 90 days or more past due or on non-accrual status according to the requirements set forth in §.32(k) of the regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in §.32(a) and §.32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 5c.

Line item 5d All other exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income that are not reported in items 5a through 5c. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 5d.

~~**Line item 6 LESS: Allowance for loan and lease losses (ALLL)**~~

~~This item is a shaded cell; no input required.~~

Line item 6~~7~~ Trading assets (excluding securitizations that receive standardized charges)

Report the total risk-weighted fair value of trading assets, excluding those trading assets that are securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 7.

Line item 7a Separate account bank-owned life insurance

Please include all risk-weighted exposures related to bank-owned life insurance that are held in separate accounts. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 8a.

Line item 7b Default fund contributions to central counterparties

Please include risk-weighted exposures to default fund contributions for CCPs. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 8b.
~~8 **All other assets**~~

~~Include total risk-weighted amounts of items such as "Premises and fixed assets," "Other real estate owned," "Investments in unconsolidated subsidiaries and associated companies," "Direct and indirect investments in real estate ventures," "Goodwill," "Other intangible assets," and "Other assets." Also include the total risk-weighted amount of default fund contributions made by the banking organization to central counterparties (CCP) and collateral provided by the banking organization to CCPs that is not bankruptcy remote as described in §.35 of the regulatory capital rules.~~

Securitization Exposures: On-and Off-Balance Sheet
Line item 8~~9~~a ~~Securitization exposures:~~ Held-to-maturity securities

Report the total risk-weighted portion of amortized cost of held-to-maturity (HTM) securities that are securitization exposures. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 9a.

Line item 8~~9~~b ~~Securitization exposures:~~ Available-for-sale securities

Report the total risk-weighted portion of the fair value of available-for-sale (AFS) securities that are securitization exposures. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 9b.

Line item 8c~~10~~ Trading assets ~~that are securitization exposures that receive standardized charges~~=

Report the total risk-weighted fair value of the portion of trading assets reported that are securitization exposures. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 9c. ~~If the banking organization is subject to the market risk capital requirement, also include the fair value of the portion of all trading assets reported that are securitization exposures. If the banking organization is subject to the market risk capital~~

~~requirement, also include the fair value of the portion of all trading assets that are securitization~~ exposures.

Line item 8d All other on-balance sheet securitization exposures

Report the risk-weighted amount of all on-balance sheet assets included in Schedule HC that qualify as securitization exposures as defined in §.2 of the regulatory capital rules and are not currently covered in 8a, 8b, or 8c. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 9d.

Line item 9 Off-balance sheet securitization exposures

Report the risk-weighted amount of all derivatives and off-balance sheet items reported in Schedule HC-L or Schedule HC-S that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 10.

Line item 10~~1~~ RWA for Balance Sheet Asset Categories (sum of items 1 through 9) ~~Total assets~~

Report the sum of items 1 through 10. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 11.

Derivatives and Off-Balance Sheet Items

Line item 11~~2~~ Financial standby letters of credit

Report the total risk-weighted amount of all financial standby letters of credit that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. For all other financial standby letters of credit, report the total risk-weighted amount outstanding and unused of those letters of credit for which this amount is less than the effective risk-based capital requirement for the assets that are credit-enhanced by the letter of credit. Also report the credit equivalent amount of the portion of financial standby letters of credit that has been conveyed to foreign depository institutions. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 12.

Line item 12~~3~~ Performance standby letters of credit and transaction related contingent items

Report the total risk-weighted amount of transaction related contingent items, which includes the face amount of performance standby letters of credit and any other transaction related contingent items. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 13.

Line item 13~~4~~ Commercial and similar letters of credit

Report the ~~the~~ total risk-weighted amounts of commercial and similar letters of credit, including self-liquidating, trade-related contingent items that arise from the movement of goods, with an original maturity of less than one year. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 14.

Line item 145 Retained recourse on small business obligations sold with recourse

Report the total risk-weighted amount of retained recourse on small business obligations. Under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994, a "qualifying institution"[2] that transfers small business loans and leases on personal property (small business obligations) with recourse in a transaction that qualifies as a sale under generally accepted accounting principles (GAAP) must maintain risk-based capital only against the amount of recourse retained, provided the institution establishes a recourse liability account that is sufficient under GAAP. Only loans and leases to businesses that meet the criteria for a small business concern established by the Small Business Administration under Section 3(c) of the Small Business Act (12 U.S.C. 631) are eligible for this favorable risk-based capital treatment. -This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 15.

Line item 156 Repo-style transactions (excluding reverse repos)

Report the total risk-weighted amount of repo-style transactions, which is composed of the sum of the amount of securities lent, the amount of securities borrower, and the amount of securities sold under agreements to repurchase. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 16.

Line item 167 All other off-balance sheet liabilities

Report the total risk-weighted amount of all other off-balance sheet liabilities that are covered by the regulatory capital rules as well as the amount of those credit derivatives that are covered by the regulatory capital rules, but have not been included in any of the preceding items in the Derivatives and Off-Balance Sheet Items section. This should be consistent with the risk-weighted asset amount that is reported in the Y-9C, HC-R, Part II, line item 17.

Line item 178a Unused commitments: Original maturity of one year or less, excluding ABCP conduits

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less, excluding ABCP facilities. Note that “original maturity” is defined as the length of time between the date a commitment is issued and the date of maturity, or the earliest date on which the banking organization: (1) is scheduled to, and as a normal practice actually does, review the facility to determine whether or not it should be extended and; (2) can unconditionally cancel the commitment.

Line item 178b Unused commitments: Original maturity of one year or less to ABCP

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less to ABCP facilities. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time

[2] In general, a "qualifying institution" is one that is well capitalized without regard to the Section 208 provisions. If a bank ceases to be a qualifying institution or exceeds the retained recourse limit set forth in banking agency regulations implementing Section 208, all new transfers of small business obligations with recourse would not be treated as sales. However, the reporting and risk-based capital treatment described above will continue to apply to any transfers of small business obligations with recourse that were consummated during the time the bank was a "qualifying institution" and did not exceed the limit.

by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Line item ~~18c~~ 17c Unused commitments: Original maturity exceeding one year

Report the total risk-weighted amount of the unused portion of the eligible liquidity facility with an original maturity exceeding one year and are subject to the risk-based capital rules. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Line item 18~~9~~ Unconditionally cancelable commitment

Report the total risk-weighted amount unconditionally cancelable commitments that are subject to the regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be reported in this item.

Line item 19~~20~~ Over-the-counter derivatives

Report the credit equivalent amount of over-the-counter derivative contracts covered by the regulatory capital rules. Include over-the-counter credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include centrally cleared derivative contracts. The credit equivalent amount of an over-the-counter derivative contract is the sum of its current credit exposure plus the potential future exposure over the remaining life of the derivative contract (regardless of its current credit exposure, if any). The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the following chart.

Line item 20~~1~~ Centrally cleared derivatives

Report the credit equivalent amount of centrally cleared derivative contracts covered by the regulatory capital rules. Include centrally cleared credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include over-the-counter derivative contracts. The credit equivalent amount of a centrally cleared derivative contract is the sum of its current credit exposure plus the potential future exposure over the remaining life of the derivative contract, plus the fair value of collateral posted by the clearing member client bank and held by the central counterparty or a clearing member in a manner that is not bankruptcy remote. The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the following chart.

Line item 21 Unsettled transactions (failed trades)

Line item 22 RWA for Derivatives and Off-Balance-Sheet Asset Categories

Report the sum of items 11 through 21.

Line item 23 RWA for purposes of calculating the allowance for loan and lease losses (ALLL) 1.25 percent threshold

BHCs are allowed to include, as part of Tier 1 capital, ALLL up to 1.25% of standardized total RWAs for purposes of calculating standardized ratios.

Market Risk

Line items 24 through 39 are applicable only to BHCs that are subject to the market risk capital rule. If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Line item 24 Value-at-risk (VaR)-based capital requirement
Report the greater of previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Line item 25 Stressed VaR-based capital requirement
Report the greater of most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Line item 26 Incremental risk capital requirement
Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 12 weeks.

Line item 27 Comprehensive risk capital requirement (excluding non-modeled correlation)
Report the greater of most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks. RWA equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement, inclusive of the application of the 8% surcharge based on the standardized measurement method.

Line item 28 Non-modeled securitization
This item is a shaded cell and is derived from the maximum of items 30 and 31. The capital charge (or RWA equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the next long and next short positions. For purposes of CCAR submissions, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including values in line 30 and 31.

Line item 29 Net Long
Report the RWA equivalent according to the standardized measurement method for net long non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.

Line item 30 Net Short
Report the RWA equivalent according to the standardized measurement method for net short non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.

Line item 31 Specific risk add-on (excluding securitization and correlation)
This item is a shaded cell and is derived from sum of items 33 through 38. RWA equivalent for specific risk based on the standardized measurement method as applicable. This should not include RWA according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.

Line item 32 Sovereign debt positions
Report specific risk add-ons for sovereign debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 33 Government sponsored entity (GSE) debt positions
Report specific risk add-ons for GSE debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 34 Depository institution, foreign bank, and credit union debt positions
Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 35 Public sector entity (PSE) debt positions
Report total specific risk add-on for PSE debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 36 Corporate debt positions
Report Specific risk add-on for corporate debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 37 Equity
Report specific risk add-on for equity positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 38 Capital requirement for de minimis exposures
Report the RWA equivalent for de minimis positions that are not captured in the VaR-based measure.

Line item 39 Market risk equivalent assets
This is an embedded formula with the corresponding MDRM code.

Line item 40 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve

Report the sum of items 9a, 9b, 10, 24, and 26.

Line item 41 Less: Excess allowance for loan and lease losses
Report the amount, if any, by which the banking organization's allowance for loan and lease losses exceeds 1.25% of the banking organization's gross risk-weighted assets.

Line item 42 Less: Allocated transfer risk reserve
Report the entire amount of any allocated transfer risk serve (ATRR) the reporting banking organization is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 347 of the FDIC's Rules and Regulations, and 12 CFR Part 28, Subpart C (OCC)), and in any guidelines, letters, or instructions issued by the agencies. The entire amount of the ATRR equals the ATRR related to loans and leases held for investment (which is reported in Schedule RI-B, part II, Memorandum item 1) plus the ATRR for assets other than loans and leases held for investment.

Line item 43 Total risk-weighted assets
Report the amount calculated by subtracting items 41 and 42 from item 40.

Memoranda

Line item 44 Current credit exposure across all derivative contracts covered by the regulatory capital rules

Report the total current credit exposure amount for all interest rate, foreign exchange rate and gold, credit (investment grade reference assets), credit (non-investment grade reference assets), equity, precious metals (except gold), and other derivative contracts covered by the regulatory capital rules after considering applicable legally enforceable bilateral netting agreements. Banking organizations that are subject to Subpart F of the regulatory capital rules should exclude all covered positions subject to these guidelines, except for foreign exchange derivatives that are outside of the trading account. Foreign exchange derivatives that are outside of the trading account and all OTC derivatives continue to have a counterparty credit risk capital charge and, therefore, a current credit exposure amount for these derivatives should be reported in this item.

Line item 45 Notional principal amounts of over-the-counter derivative contracts

Report in the appropriate sub-item and column the notional amount or par value of all OTC derivative contracts, including credit derivatives that are subject to the regulatory capital rules. Such contracts include swaps, forwards, and purchased options. Report notional amounts and par values in the column corresponding to the contract's remaining term to maturity from the report date. This amount should be equal to the sum of lines 46a through 46g.

Line item 46a Interest rate

Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.

Line item 46b Foreign exchange rate and gold

Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules

Line item 46c Credit (investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity meets the definition of investment grade as described in §.2 of the regulatory capital rule.

Line item 46d Credit (non-investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity does not meet the definition of investment grade as described in §.2 of the regulatory capital rule.

Line item 46e Equity

Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.

Line item 46f Precious metals (except gold)

Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.

Line item 46g Other

Report the remaining maturities of other contracts that are subject to the regulatory capital rules. For contracts with multiple exchanges of principal, notional amount is determined by multiplying the contractual amount by the number of remaining payments (e.g., changes of principal) in the derivative contract.

Line item 47 Notional principal amounts of centrally cleared derivative contracts

Report in the appropriate sub-item and column the notional amount or par value of all centrally cleared derivative contracts, including credit derivatives that are subject to the regulatory capital rules. Such contracts include swaps, forwards, and purchased options.

Line item 47a Interest rate

Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.

Line item 47b Foreign exchange rate and gold

Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules

Line item 47c Credit (investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity meets the definition of investment grade as described in §.2 of the regulatory capital rule.

Line item 47d Credit (non-investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity does not meet the definition of investment grade as described in §.2 of the regulatory capital rule.

Line item 47e Equity

Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.

Line item 47f Precious metals (except gold)

Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.

Line item 47g Other

Report the remaining maturities of other contracts that are subject to the regulatory capital rules. For contracts with multiple exchanges of principal, notional amount is determined by multiplying the

contractual amount by the number of remaining payments (e.g., changes of principal) in the derivative contract.

A.1.c.3—Advanced RWA

Please note that for purposes of CCAR 2015, BHCs are NOT required to fill out the "Advanced RWA" worksheet. .

BHCs subject to subpart E of the revised regulatory capital rule that have exited the parallel run process and that have received notification from its primary Federal supervisor under section 121(d) of the advanced approaches rule are required to complete the "Advanced RWA" worksheet.

For the purpose of completing the "Advanced RWA" worksheet, BHCs that have exited parallel run are required to report credit and operational risk-weighted assets using the methodologies in the current advanced approaches capital rules (72 Federal Register 69288, December 7, 2007) for the reporting quarters through 4Q2013. For subsequent quarters, BHCs that have exited parallel run are required to report credit and operational risk-weighted assets using the methodologies under the advanced approaches of the revised regulatory capital rule (July 2013).

MDRM codes have been included in the worksheet (column C) and correspond to the definitions for the FFIEC 101 line items where applicable.

BHCs that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a BHC projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the BHC should complete the market risk-weighted asset section within the worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk

Line item 1 Advanced Approaches Credit RWA
This item is a shaded cell and is derived from item 6.

Line item 2 Advanced Approaches Operational RWA
This item is a shaded cell and is derived from item 61.

Line item 3 Market RWA
This item is a shaded cell and is derived from item 63.

Line item 4 Other RWA and Adjustments
This item is a shaded cell and is derived from item 79 less item 80.

Line item 5 Total RWA
This item is a shaded cell and is derived from item 81.

Line items 6 through 62: Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk

Line item 6 Advanced Approaches Credit RWA

This item is a shaded cell and is derived from sum of items 7, 18, 25, 37 or 38, 52, 54, 55, and 60..

Line items 7 through 62 Various

Definition of the BHC's projections should correlate to the definitions outlined by the corresponding
MDRM code (shown in column C) of the FFIEC 101 report per the current advanced approaches capital rules (72 Federal Register 69288, December 7, 2007) for reporting periods through 4Q2013 and per under the advanced approaches of the revised regulatory capital rule (July 2013) for reporting periods 1Q2014 and onward.

Market Risk

If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

For items 63 through 78, refer to instructions for items 42 through 57, respectively, for market risk under the "General RWA" worksheet.

Line item 79 Other RWA

If the BHC is unable to assign RWA to one of the above categories, even on a best-efforts basis, they should be reported in this line.

Line item 80 Excess eligible credit reserves not included in tier 2 capital

Include excess eligible credit reserves not included in tier 2 capital, consistent with the current advanced approaches capital rules (72 Federal Register 69288, December 7, 2007) for reporting periods through 4Q2013 and the advanced approaches of the revised regulatory capital rule (July
2013) for reporting periods 1Q2014 and onward.

Line item 81 Total RWA

This item is a shaded cell and is derived from sum of items 6, 61, 63, and 79 less item 80.