OMB No. 7100-0341
Expiration Date: October 31, 2017

Instructions for the Capital Assessments and Stress Testing information collection

(Reporting Form FR Y-14M)

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 be approximately 510 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.

Schedule A: Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary

A.1 Loan Level Table

	Line Item No.	Line Item Name	MDRM (CCFL)	Detailed Description	Allowed Values	Format, Line Item Length
Schedule A #2	116	Mortgage Insurance Company	M944	Report the mortgage insurance company. If the mortgage is insured against loss in any way, either through primary or pool-level insurance, then report the company providing that insurance. If more than one company is insuring against losses, give preference to the company providing the primary MI.	MI Company Coding 1 = GE 2 = MGIC 3 = PMI 4 = UGIC 5 = RMIC 6 = Radian 7 = Integon 8 = Triad 9 = CMG 10 = Essent 11 = No MI 12 = Has MI - Company Other/Unknown 13 = National Mortgage Insurance 14 = Arch MI 99 = Unknown whether has MI Note: List subject to change for new MI Company entrants.	Numeric
Schedule A #1	139	Serviced by Others (SBO) Flag	TBD	Indicates the servicer of the loan. If the loan is serviced by the BHC or its subsidiary, use a code value of Y. If the loan is serviced by entities other than the BHC or its subsidiary, use a code of N.	Y – Yes N – No	Character(1)

	Line Item No.	Line Item Name	MDRM (CCFL)	Detailed Description	Allowed Values	Format, Line Item Length
Schedule A #1	140	Reporting As of Month Date	TBD	Indicate the reporting as of month date. Note: This field will generally be consistent with the AS_OF_MON_ID used in the file naming convention. However, loans that are flagged as SBO loans may have a different reporting as of date. Use this field to code the reporting as of date for all loans.	YYYYMM	YYYYMM

Schedule B: Domestic Home Equity Loan and Home Equity Line Data Dictionary

Loan Population

- The relevant loan population includes all loans directly held on the BHC's portfolio and all loans serviced by the BHC in that period. Loans should be reported based on their classification on the FR Y-9C, Schedule HC-C (i.e. based on the loans security, counterparty, or purpose). Refer to the FR Y-9C instructions for Schedule HC-C for guidance on loan classification. Please note, lien status (first, junior, etc.) is considered an origination attribute. Below is a list of FR Y-9C items that are considered applicable loans for this schedule:
    - Portfolio loans/lines are defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, items 1.c.(1) (revolving, open-end loan secured by 1-4 family residential properties and extended lines of credit) and 1.c.(2)(b) (junior lien closed-end loans secured by 1-4 family residential real estate) shall be reported.
    - Serviced loans/lines include those meeting the definition of home equity loans/lines reported in FR Y-9C, Schedule HC-S, item 1.(columns A and B), Schedule HC-S item M.2.a, Schedule HC-S, item M.2.b, and Schedule HC-S, item M.2.d.
- Continue reporting the HELOCs in the Y-14M Home Equity schedule even after they have entered into a pay down status and are no longer revolving credits. The line type at origination determines where the exposure should be reported.

- In addition to loans that are currently active during the reporting period, the following loans should also be included:
    - All inventory that has been transferred to another servicer, but only if transferred during the reporting month.
    - All inventory that was liquidated, but only if liquidated during the reporting month. For purposes of this schedule, liquidated is defined as inventory that has been sold or has been otherwise disposed of.
- Starting with the March 2013 data submission, BHCs are required to continue reporting data on loans which become Real Estate Owned (REO). If a loan is submitted under the FR Y-14M Home Equity data schedule through a certain period and becomes an REO, then this loan will be reported through the time the loan terminates as a REO sale or otherwise. BHCs are required to report all REO loans – either serviced by them or sub-serviced by other institutions on their behalf. However, REO balances should not be included in the Portfolio Level Table.
- Please note that BHCs will continue to report data on the loans which become REO loans using the same consistent loan number throughout the history of the loan. Please ensure that the loan numbers once assigned to a loan is not changed as a result of sub servicing or any related aspects.
- For loans secured by multiple pieces of collateral, only report the loan as REO when all the collateral backing the loan has become REO and the loan has been terminated.
- For commercial real estate (CRE) or business purpose loans collateralized by properties, place values to the best of your ability.
- If the loan is a commercial purpose loan then only report attributes that are unique to the facility as a whole.
- For loans serviced for others, report the full outstanding balance on the loan. Participated loans should be included in this schedule and institutions should report the total loan balance as bank owned.
- An amount, zero or null (be left blank) should be entered for all items, except in those cases where other options such as "not available" or "other" are specified. If information is not available or not applicable and no such options are offered, the line item should be left blank.
- We require that a loan number uniquely identify a loan through its entire life. If a BHC is also submitting data to the OCC as part of the OCC Mortgage Metrics Data or OCC Home Equity Data, it is required that the BHC use the same loan number for the FR Y-14M data schedules for all loans that are being reported for the first time in the current reporting period. In the case that a BHC has been submitting different loan numbers for the same loan in the FR Y-14M collection versus OCC data collection, the BHC should continue reporting using the same loan numbers as they have been submitting for the FR Y-14M submissions. There may be instances where the FR Y-14M data population includes additional loans which are not part of the OCC data sample, and for such loans a unique loan number should be reported. Overall, the data file sent by a BHC should have unique loan numbers across the entire submission.

Schedule B #2

- Report the data based on updated/newer contract terms upon HELOC line renewals. In particular, if the draw period has been extended, modify the fields Allowable Draw Period (field #28), Original Loan/Line Term (field #37) and Remaining Term (field # 84) to indicate the total length of these periods including the additional time added through the renewal. If other terms and conditions were changed in the renewal, also update all affected fields. Identify such renewals using the applicable code value for the field Modification Type (field #77) and indicate the line renewal date in the field Last Modified Date (field #78).

B.1 Loan/Line Level Table

	Line Item No.	Line Item Name	MDRM (CCHE)	Detailed Description	Allowed Values	Format, Line Item Length
Schedule B #1	114	Serviced by Others (SBO) Flag	TBD	Indicates the servicer of the loan. If the loan is serviced by the BHC or its subsidiary, use a code value of Y. If the loan is serviced by entities other than the BHC or its subsidiary, use a code of N.	Y – Yes N – No	Character(1)
Schedule B #1	115	Reporting As of Month Date	TBD	Indicate the reporting as of month date. Note: This field will generally be consistent with the AS_OF_MON_ID used in the file naming convention. However, loans that are flagged as SBO loans may have a different reporting as of date. Use this field to code the reporting as of date for all loans.	YYYYMM	YYYYMM
Schedule B #2	77	Modification Type	M215	Report the modification type. This line item should be populated for any loan that is currently operating under modified terms and identifies the specific terms that were altered through loss mitigation efforts.	0 Not Modified 7 2MP 8 Proprietary Systematic 9 Proprietary Other 10 HAMP 13 HELOC Line Renewal	Numeric

Line Item No.	Line Item Name	MDRM (CCHE)	Detailed Description	Allowed Values	Format, Line Item Length
			Active loss mitigation refers to instances where the loan is currently in loss mitigation, and the servicer is actively pursuing loss mitigation. Proprietary Systematic Program – Report all other proprietary systematic programs targeted at applicable segments of mortgage borrowers. The "proprietary" nature of this line item references the modification program and not the investor. Any loan modified under a proprietary systematic program should receive this code regardless of investor. Proprietary Other – Report any modification type not covered by the previous categories. As with the proprietary systematic modifications, this line item is independent of the investor. These definitions are consistent with definitions in analogous OCC data collections. Home Affordable Modification Program – Report any loans modified under the Home Affordable Modification Program Guidelines released March 4, 2009. Do not report the transaction as a modified loan until successful completion of the stipulated trial plan.		

Line Item No.	Line Item Name	MDRM (CCHE)	Detailed Description	Allowed Values	Format, Line Item Length
			HELOC Line Renewal – Report any lines that have been renewed and contract terms have changed. This code value applies when the borrower has entered into a new contractual obligation with the lender and the HELOC terms have changed.		
78	Last Modified Date	M216	Report the date of the most recent modification. This line item should only be populated for loans with a value in Line item 77 Modification Type, indicating that a loan has been modified. For HELOC Line Renewals, the field Modification Type will contain code 13, and Last Modified Date field will be populated with the line renewal date.	YYYYMMDD	YYYYMMDD
Schedule B #2 116	Payment Type at the end of draw period	TBD	Report how borrowers are required to repay any principal outstanding at the end of the Allowable Draw Period	1 = Balloon: Outstanding principal is immediately due at the end of the Allowable Draw Period. 2 = Amortizing: Borrowers are required to make payments that amortize the outstanding principal over the remaining term of the loan. 3 = Interest only: Borrowers are allowed to make interest-only payments over the remaining term, with	Character(1)

Line Item No.	Line Item Name	MDRM (CCHE)	Detailed Description	Allowed Values	Format, Line Item Length
				any outstanding principal due at the end of term. 4 = Other repayment method.	