

## FR Y-14A/Q Regulatory Capital Instruments Schedule Instructions

### **General guidance**

The Regulatory Capital Instruments annual (FR Y-14A) and quarterly (FR Y-14Q) schedules collect historical data and projections of BHCs' balances of the funded instruments that are included in regulatory capital. The FR Y-14A annual schedule collects data on the historical balances and projected balances of funded regulatory capital instruments by instrument type, in addition to projections for issuances and redemptions that contribute to changes in balances under the BHC baseline scenario. The FR Y-14Q quarterly schedule collects historical data at the CUSIP level on the balances of each funded regulatory capital instrument, in addition to information on any issuances and redemptions of individual instruments that occurred during the quarter.

### **Summary of changes from previous versions of the schedules**

- FR Y-14A annual schedule
  - The Federal Reserve will no longer pre-populate the annual schedule with data on BHCs' capital instruments previously collected during CCAR monitoring.
  - The revised annual schedule no longer collects information on the balances and proposed capital actions at the individual instrument level over the forecasted planning horizon. The revised annual schedule collects information on the total balances of capital instruments and on planned redemptions and issuances at an aggregate instrument-type level (e.g., common stock, non-cumulative perpetual preferred, subordinated debt, etc.).
  - The revised annual schedule collects data to calculate the reconciliation of the balances of funded capital instruments with balances for Tier 1, Tier 2, and Total Capital for the entire nine quarter horizon of CCAR. The previous version of the schedule collected data to calculate this reconciliation only as of 3Q2011.
- FR Y-14Q quarterly schedule
  - The Federal Reserve will no longer pre-populate the quarterly schedule with data on BHCs' capital instruments and planned actions previously collected during CCAR.
  - The revised quarterly schedule collects information on BHCs' inventory of capital instruments as of the end of the most recent quarter. The previous version of the schedule required each BHC to confirm pre-populated information on its capital stack as of the end of the prior quarter.
  - The revised quarterly schedule does not require BHCs to report changes in the balances of capital instruments due to amortizations or accretions as either Redemptions or Issuances.

**FR Y-14A schedule instructions**

*Projected Capital Actions & Balances worksheet*

This worksheet collects information on the current and projected balances of regulatory capital instruments aggregated by instrument type over the nine quarter horizon. BHCs are to report information on both a notional basis and on the basis of the dollar amount included in regulatory capital.

- Quarterly Redemption/Repurchase Activity – Report the actual and projected aggregate dollar amount (\$Millions) of redemptions/repurchases to be conducted in each quarter for each type of capital instrument. All redemptions/repurchases should be reported as negative values. For any instrument type that the BHC does not include in its reported regulatory capital or for which there is no actual/planned redemption/repurchase activity during a particular quarter, please enter “0” (zero).
- Quarterly Issuance Activity – Report the actual and projected aggregate dollar amount (\$Millions) of issuances to be conducted in each quarter for each type of capital instrument. For any instrument type that the BHC does not include in its reported regulatory capital or for which there is no planned issuance activity during a particular quarter, please enter “0” (zero).
- Capital Balances – Input the actual and projected aggregate balances (\$Millions) of each type of capital instrument for the relevant quarter. For any instrument type the BHC does not include in its reported regulatory capital, please enter “0” (zero).
  - For Common Stock (Line 37), please report this value as the sum of “Common Stock (par value)” (BHCK 3230) plus “Surplus” (BHCK 3240) LESS “Treasury Stock in the form of Common Stock” (BHCK 5484) and LESS “Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock” (BHCK G235).

*Capital Position Reconciliation worksheet*

This worksheet combines information reported on the *Projected Capital Actions & Balances* worksheet with additional data in order to reconcile the actual and projected balances of funded capital instruments with the balances of regulatory Tier 1, Tier 2, and Total Capital as reported on form FR Y-9C and on the FR Y-14A Summary schedule. Please ensure that the balances of Tier 1 Capital, Tier 2 Capital and Total Capital as calculated on this worksheet are the same as those reported by your BHC on the FR Y-14A Summary schedule.

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## FR Y-14Q Regulatory Capital Instruments schedule instructions

Regulatory Capital Instruments as of Quarter End worksheet

This worksheet collects historical information on the BHCs' regulatory capital instruments as of the end of the most recent quarter. Complete this worksheet with details on each of the funded capital instruments your BHC includes in regulatory capital as of quarter end. For each instrument, provide the following details:

Column	Heading	Description
B	Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC	Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.
C	Instrument type	Report the type of regulatory capital instrument. Instruments should be reported based on whether they were included in Tier 1 or Tier 2 regulatory capital.
D	Basel I treatment	Report the regulatory capital treatment for the instrument under the Basel I rule set.
E	Expected Basel III treatment	Report the expected regulatory capital treatment for the instrument as per <i>Basel III NPR</i> ( <a href="https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital">https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital</a> ).
F	Cumulative/noncumulative	Report whether the instrument's coupon/dividend is cumulative or noncumulative.
G	Notional amount (\$Millions)	Report the notional dollar amount of the instrument as of quarter end.
H	Amount recognized in regulatory capital (\$Millions)	Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.
I	Comments	Use this field to report any supporting information regarding the instrument.

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### Regulatory Capital Instrument Repurchases/Redemptions During Quarter worksheet

BHCs are to complete this worksheet with details on any repurchase or redemption activity for its capital instruments during the quarter. For each instrument that was subject to a redemption or repurchase, please provide the following details:

Column	Heading	Description
B	Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC	Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.
C	Instrument type	Report the type of regulatory capital instrument.
D	Basel I treatment	Report the regulatory capital treatment for the instrument under the Basel I rule set.
E	Expected Basel III treatment	Report the expected regulatory capital treatment for the instrument as per <i>Basel III NPR</i> ( <a href="https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital">https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital</a> ).
F	Redemption action	Report the redemption action executed on the instrument.
G	Date on which action was executed (mm/dd/yyyy)	Report the date on which the redemption/repurchase action was executed.
H	Notional amount transacted (\$Millions)	Report the notional dollar amount by which the instrument was reduced as a result of the redemption/repurchase action.
I	Regulatory capital amount transacted (\$Millions)	Report the dollar amount of regulatory capital by which the instrument was reduced as a result of the redemption/repurchase action.
J	Notional amount remaining at quarter end (\$Millions)	Report the remaining notional dollar amount of the instrument as of quarter end.
K	Amount recognized in regulatory capital remaining at quarter end (\$Millions)	Report the remaining dollar amount of the instrument that was included in regulatory capital as of quarter end.
L	Comments	Use this field to report any supporting information regarding the instrument.

Do not use this worksheet to report decreases in the amount of any capital instrument that are the result of amortizations of the remaining balance of the instrument. Any changes due to amortizations of

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instruments that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

**Regulatory Capital Instruments Issuances During Quarter worksheet**

BHCs are to complete this worksheet with details on any issuances of capital instruments that were included in regulatory capital during the quarter. For each issued instrument, please provide the following details:

Column	Heading	Description
B	Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC	Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC
C	Instrument type	Report the type of regulatory capital instrument. Instruments should be reported based on whether they were actually included in Tier 1 or Tier 2 regulatory capital.
D	Is issuance result of conversion?	Report whether the issued instrument is the result of a conversion.
E	If conversion, indicate CUSIP of original instrument	For issuances that are the result of a conversion, report the CUSIP of the instrument from which the new issuance was converted.
F	Date of issuance (mm/dd/yyyy)	Report the date the instrument was issued.
G	Basel I treatment	Report the regulatory capital treatment for the instrument under the Basel I rule set.
H	Expected Basel III treatment	Report the expected regulatory capital treatment for the instrument as per <i>Basel III NPR</i> ( <a href="https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital">https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital</a> ).
I	Cumulative/noncumulative	Report whether the instrument's coupon/dividend is cumulative or noncumulative.
J	Notional amount transacted (\$Millions)	Report the notional dollar amount of the issued instrument.
K	Regulatory capital amount transacted (\$Millions)	Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

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L	Perpetual/dated	Report whether the issued instrument is of fixed maturity (“dated”) or of no fixed date when capital will be returned to the investor (“perpetual”).
M	If dated, date of maturity (mm/dd/yyyy)	For instruments of fixed maturity (i.e., “dated” instruments), report the maturity date. For “perpetual” instruments, report “NA”.
N	Issuer call	Report whether there is an issuer call option for the instrument.
O	If callable, optional call date (mm/dd/yyyy)	For instruments that feature an issuer call option, report the first date of call.
P	Fixed/floating	Report whether the instrument has a fixed or floating coupon/dividend.
Q	Coupon/dividend rate (bps)	For instruments with fixed coupon/dividends, report the coupon/dividend rate for the instrument. For instruments that have a floating coupon/dividend or that have neither a fixed nor floating coupon/dividend rate (such as common stock), input the coupon/dividend rate paid in the reporting quarter.
R	Index	For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. For instruments with a fixed coupon/dividend rate, report “NA”.
S	Spread over index (bps)	For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as “50”). For instruments that have a fixed coupon/dividend rate or that have neither a fixed nor floating coupon/dividend rate, report “NA”.
T	Existence of step up or other incentive to redeem	Report whether the instrument features a step up or other incentive to redeem the security. Step-up securities initially pay the investor an above-market yield for a short period and then, if not called, “step up” to a higher coupon rate.
U	Convertible/non-convertible	Report whether the instrument is convertible into another instrument or non-convertible.
V	If convertible, mandatory or optional conversion?	For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non-convertible instruments, report “NA”.

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W	If convertible, specify the instrument type into which it will convert	For instruments that are convertible into another instrument, report the type of instrument into which the instrument will convert. For non-convertible instruments, report "NA".
X	Comments	Use this field to report any supporting information regarding the instrument.

Do not use this worksheet to report increases in the amount of any capital instruments that are the result of accretions that occurred during the quarter. Any changes due to accretions that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

For all capital instruments except for common stock that were issued during the quarter, please include as a separate attachment to the schedule submission the prospectus supplement, certificate of designation, or the indenture for the instrument.

Prior to the issuance of any instruments except for common stock, please provide preliminary documents related to the issuance to your BHC's CPC/SSO supervisory team to ensure that the contractual terms of the instruments meet regulatory capital guidelines. Failure to submit relevant documents ahead of issuance may lead to risk of issuing an instrument that may not receive the regulatory capital recognition anticipated by your BHC.