

FR Y-14Q Supplementary Schedule Instructions

September 2012 Version

The supplementary schedule is intended to capture gaps in the data collected between the FR Y-14 and the FR Y-9. Not all BHCs will need to complete all cells in the schedule. Refer to the instructions below to determine which part of the schedule you must complete. See the definitions of the loans in each row of the schedule in Appendix A of these instructions.

Refer to the FR Y-14Q/M General Instructions for information on the as-of and filing dates for this schedule and the other FR Y-14Q and FR Y-14M schedules.

For the purposes of reporting this schedule, the carrying value of an asset is defined as the original cost of the asset less any write-downs associated with depreciation, amortization or impairment costs.

Technical instructions on how to submit the data for this schedule will be provided separately. Appendix B provides a visual representation of the data to be collected. BHCs would only be required to complete the data items associated with non-shaded cells.

Provide all dollar unit data in millions of dollars (\$ Millions).

Column A: Immaterial Portfolios

For column A, report the carrying value of loans in immaterial or excluded portfolios that were not reported in the FR Y-14Q or FR Y-14M schedules because they were immaterial based on the FR Y-14 materiality thresholds. If the loans in a given row were reported in the FR Y-14Q or FR Y-14M, leave the row blank.

Column B: Cumulative Gross Charge-offs

Only report column B for categories of loans for which you reported FR Y-14Q or FR Y-14M retail schedules. For each row in column B, report the cumulative lifetime gross charge-offs on loans reported in the FR Y-14Q or FR Y-14M schedules.

Column C: Purchase Impairments and Fair Value Adjustments

Only report column C for categories of loans for which you reported FR Y-14Q or FR Y-14M retail schedules. For each row in column C, report the cumulative lifetime purchase impairments and fair value adjustments on loans reported in the FR Y-14Q or FR Y-14M schedules.

Column D: Commercial Real Estate and Corporate loans under \$1M in committed balance

In column D, report the total carrying value of commercial real estate and corporate loans with under \$1M in committed balance for each of the categories.

Column E: Unplanned Overdrafts

Report any unplanned overdrafts included in the Other Loans line item.

Column F: Auto leases

Report the carrying value of auto leases reported in the FR Y-14Q domestic and international auto schedules.

Column G: Non-Auto leases

Report the carrying value of non-auto leases reported in the FR Y-14Q domestic and international other consumer schedules.

Column H: Non-purpose securities based loans

Report the carrying value of non-purpose securities based loans omitted from the FR Y-14Q domestic and international other consumer schedules.

Column I to Column N: SME and Corporate Card loan:

Report the carrying value of any SME and corporate card loans reported in the respective FR Y-9C line items.

For the purpose of this schedule, report any SME and corporate card loans for which there is any individual liability associated with the sub-lines of the loan such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

Do not report loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred.

Column O to Q: Scored loans:

Report the carrying value of any scored loans reported in the respective FR Y-9C line items.

Appendix A

Category	Definition
1. Student Loans	Student loans in line 6.d of schedule HC-C of the FR Y-9C
2. Other Consumer	
2a. Domestic	Domestic other consumer loans reported on lines 6.b and 6.d of schedule HC-C of the FR Y-9C
2b. International	International other consumer loans reported on lines 6.b and 6.d of schedule HC-C of the FR Y-9C
3. First Lien	
3a. Domestic	Domestic first lien loans reported on line 1.c.(2).a of schedule HC-C of the FR Y-9C
3b. International	International first lien loans with an analogous definition to the the definition of loans on line 1.c.(2).a of schedule HC-C of the FR Y-9C
4. Junior Lien	
4a. Domestic	Domestic junior lien loans reported on line 1.c.(2).b or 1.c.(1) of schedule HC-C of the FR Y-9C
4b. International	International junior lien loans with an analogous definition to the the definition of loans on reported on line 1.c.(2).b or 1.c.(1) of schedule HC-C of the FR Y-9C
5. Bank and Charge Cards	
5a. Domestic	Domestic bank and charge cards reported on line 6.a of schedule HC-C of the FR Y-9C
5b. International	International bank and charge cards reported on line 6.a of schedule HC-C of the FR Y-9C
6. Auto	
6a. Domestic	Domestic auto loans on line 6.c of schedule HC-C of the FR Y-9C
6b. International	International auto loans on line 6.c of schedule HC-C of the FR Y-9C
7. Commercial Real Estate	
7a. Construction	
7a.(1) Domestic	Domestic C&D loans on lines 1.a.(1) or 1.a.(2) of schedule HC-C of the FR Y-9C
7a.(2) International	International C&D loans with an analogous definition to the the definition of loans on lines 1.a.(1) or 1.a.(2) of schedule HC-C of the FR Y-9C
7b. Multifamily	
7b.(1) Domestic	Domestic Multifamily loans on line 1.d of schedule HC-C of the FR Y-9C
7b.(2) International	International Multifamily loans with an analogous definition to the the definition of loans on line 1.d of schedule
7c. NFNRR - Non-owner occupied	
7c.(1) Domestic	Domestic NFNRR loans on line 1.e.(2) of schedule HC-C of the FR Y-9C
7c.(2) International	International NFNRR loans with an analogous definition to the the definition of loans on line 1.e.(2) of schedule HC
7d. NFNRR - Owner occupied	
7d.(1) Domestic	Domestic NFNRR loans on line 1.e.(1) of schedule HC-C of the FR Y-9C
7d.(2) International	International NFNRR loans with an analogous definition to the the definition of loans on line 1.e.(1) of schedule HC
8. Loans Secured by Farmland	
8a. Domestic	Domestic farmland loans on line 1.b of schedule HC-C of the FR Y-9C
8b. International	International farmland loans with an analogous definition to the the definition of loans on line 1.b of schedule
9. Commercial and Industrial	
9a. Graded	Graded loans on line 4.a or 4.b of schedule HC-C of the FR Y-9C
9b. Small Business	
9b.(1) Domestic	US small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported on lines 2.a, 2.b, 3, 4.a, 7, 9.a, 9.b.(1), 9.b.(2), 10.b of schedule HC-C of the FR Y-9C excluding corporate and SME credit card loans included on line 4.a of schedule HC-C of the FR Y-9C.
9c.(2) International	International small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported on lines 2.a, 2.b, 3, 4.b, 7, 9.a, 9.b.(1), 9.b.(2), 10.b of schedule HC-C of the FR Y-9C excluding corporate and SME credit card loans included on line 4.a of schedule HC-C of the FR Y-9C.
10. Graded Other Loans	
10a. Graded Loans to Foreign Governments	Graded loans on line 7 of schedule HC-C of the FR Y-9C
10b. Graded Agricultural Loans	Graded loans on line 3 of schedule HC-C of the FR Y-9C
10c. Graded Loans to Depositories and Other Financial	Graded loans on lines 2.a., 2.b., and 9.a of schedule HC-C of the FR Y-9C
10d. Other Graded Commercial Leases	Graded leases on line 10.b of schedule HC-C of the FR Y-9C
10e. All Other Graded Loans	Graded loans on line 9.b.(2) of schedule HC-C of the FR Y-9C
10f. Graded Loans for purchasing or carrying securities	Graded loans on line 9.b.(1) of schedule HC-C of the FR Y-9C
Not loan category specific	Loans reported in the respective FR Y-9C line items

Appendix B: Visual Representation of Schedule

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