FR Y-14Q, Schedule C changes for December 31, 2017

Schedule C—Regulatory Capital Instruments

General guidance

The FR Y-14Q Regulatory Capital Instruments quarterly schedules collect historical data of BHCs' and IHCs' transactions in and balances of funded instruments that are included in regulatory capital as well as subordinated debt instruments and their related hedging instruments – included in FR Y-9C line item BHCK4062, "Subordinated notes and debentures." They collect 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. The quarterly schedule does not require BHCs or IHCs to report changes in the balances of capital instruments due to amortizations or accretions as either Redemptions or Issuances. Note: **All subordinated debt instruments must be included, regardless of whether or not the instrument is included in regulatory capital.**

Concurrently with their initial submission of the Regulatory Capital Instruments schedule, a new filer of FRY-14Q Schedule C must make a one-time submission of all subordinated debt as of quarter end that includes all of the information required in schedule C.3 (Issuances During Quarter) for each subordinated debt instrument outstanding as of quarter end. Report in Column I the notional dollar amount of the instrument as of quarter end.

C.1—Regulatory Capital and Subordinated Debt Instruments as of Quarter End

This worksheet collects historical information on the BHCs' and IHCs' regulatory capital and subordinated debt instruments as of the end of the most recent quarter. Complete this worksheet with details on each of these funded instruments as of quarter end. For each instrument, provide the applicable details below:

Column Instructions

Column B Committee on Uniform Security Identification Procedures (CUSIP) or unique identifier provided by BHC or IHC
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC or IHC. If there are different instrument types associated with one CUSIP, report the same CUSIP across multiple rows, provided that a different Instrument Type is used for each recurrence of the respective CUSIP. If there are duplicate records with the same CUSIP and Instrument Type, the firm should append a differentiating feature on the end of the CUSIP (e.g., "v1" and "v2", etc.) and specify in the comments column that these are in fact swaps on the same CUSIP.

Column 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. This item should indicate: Common Stock, CPP TARP Preferred, CS USG Investment, CS Warrants, Cumulative Dated Preferred (TRUPS), Cumulative Perpetual Preferred (CPP), Mandatory Convertible Preferred (MCP), MCP USG Preferred, NCPP Convertible, Non-Cumulative Perpetual Preferred (NCPP), Other Tier 1

Instruments, Other Tier 2 Instruments, REIT Preferred, Subordinated Debt, USG Preferred TRUPS, or Subordinated Debt.

Column D Revised regulatory capital rule treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule (See generally 12 CFR 217). If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column E Cumulative/noncumulative
Report whether the instrument's coupon/dividend is cumulative or noncumulative.

Column F Notional amount ($Millions)
Report the notional dollar amount of the instrument as of quarter end.

Column G Amount recognized in regulatory capital ($Millions)
Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

Column H Comments
Use this field to report any supporting information regarding the instrument, including how it relates to amounts approved in the BHC's capital plan. Comments should also reflect summary balance variances by Instrument Type.

C.2—Regulatory Capital and Subordinated Debt Instrument Repurchases/Redemptions During Quarter

BHCs and IHCs are to complete this worksheet with details on any repurchase or redemption activity for its capital and subordinated debt instruments during the quarter. For each instrument that was subject to a redemption or repurchase, provide the applicable details below.

Note: 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 instruments that occurred during the quarter should be reflected in the balances of those instruments as reported on the *C.1-Regulatory Capital and Subordi~~a~~nated Debt Instruments as of Quarter End* worksheet.

Decreases in APIC resulting from employee stock compensation-related drivers should not be captured in sub-schedule C.2. Decreases in APIC as a result of treasury stock being issued at a price lower than its cost basis (i.e., the accounting amount of the stock held on the firm's balance sheet) must not be captured in sub-schedule C.2.

An IHC must report remittances of capital to a non-IHC entity such as its foreign parent if it reduces the IHC's regulatory capital, even if it does not arise from the payment on or repurchase or redemption of a regulatory capital instrument. Reductions in APIC on sub-schedule C.2 should reflect only instances in which an IHC remits capital to its foreign parent outside the context of payment on or redemption of an internal capital instrument. An example of this would be the reversal of contributed capital that was originally paid by the parent to the IHC in the form of cash. In these instances, report the CUSIP with the following convention: P00000001, P00000002, etc.

Column Instructions

Column B Committee on Uniform Security Identification Procedures (CUSIP) or unique identifier provided by BHC or IHC
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC or IHC. If there are different instrument types associated with one CUSIP, report the same CUSIP across multiple rows, provided that a different Instrument Type is used for each recurrence of the respective CUSIP. If there are duplicate records with the same CUSIP and Instrument Type, the firm should append a differentiating feature on the end of the CUSIP (e.g., "v1" and "v2", etc.) and specify in the comments column that these are in fact swaps on the same CUSIP.

Column C Instrument type
Report the type of regulatory capital instrument. This item should also indicate where common stock is related to employee compensation (Common Stock - Employee Stock Compensation),, and remissions of capital to a foreign parent entity for IHCs (APIC - Foreign Parent), in addition to the following items: Common Stock, CPP TARP Preferred, CS USG Investment, CS Warrants, Cumulative Dated Preferred (TRUPS), Cumulative Perpetual Preferred (CPP), Mandatory Convertible Preferred (MCP), MCP USG Preferred, NCPP Convertible, Non-Cumulative Perpetual Preferred (NCPP), Other Tier 1 Instruments, Other Tier 2 Instruments, REIT Preferred, Subordinated Debt, USG Preferred TRUPS, or Subordinated Debt.

Column D Revised regulatory capital rule -treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule (See generally 12 CFR 217). If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column E Redemption action
Report the redemption action executed on the instrument.

Column F Date on which action was executed (mm/dd/yyyy)
Report the date on which the redemption/repurchase action was executed.

Column G Notional amount transacted ($Millions)
Report the notional dollar amount by which the instrument was reduced as a result of the redemption/repurchase action.

Column H 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.

Column I Notional amount remaining at quarter end ($Millions)
Report the remaining notional dollar amount of the instrument as of quarter end.

Column J 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.

Column K Comments
Use this field to report any supporting information regarding the instrument, including how it relates to amounts approved in the BHC's capital plan. Comments should also reflect summary balance variances by Instrument Type.

C.3 – Regulatory Capital and Subordinated Debt Instruments Issuances During Quarter

BHCs and IHCs are to complete this worksheet with details on any issuances of capital and subordinated debt instruments – as well as any related hedging instruments, which includes new hedges on outstanding subordinated debt instruments - that were -issued during the quarter. For each issued instrument, provide the applicable details below.

Columns BB through Columns OO apply to subordinated debt instruments, related hedges as well as any new hedges associated with outstanding subordinated debt instruments,

For a subordinated debt instrument with multiple hedging instruments (swaps), please report on multiple lines with the naming convention: CUSIP_1, CUSIP_2, etc., where CUSIP is the unique identifier of the underlying instrument. Columns C-Z and BB-CC should be repeated for all swap and reflect the underlying instrument, even though the entries may be the same due to the swaps having the same underlying instrument.

Note: 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 *C.1 - Regulatory Capital Instruments as of Quarter End* worksheet.

Increases in APIC resulting from employee stock compensation-related drivers should not be captured in sub-schedule C.3.

An IHC must report capital contributions to the IHC from a non-IHC entity such as its foreign parent if it increases the IHC's regulatory capital, even if it does not arise from the issuance of a regulatory capital instrument from the IHC to that entity. In these instances, report the CUSIP with the following convention: P00000001, P00000002, etc.

Column Instructions

Column B Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or unique identifier provided by BHC or IHC
Report the CUSIP or ISIN number. If the instrument does not have a CUSIP or ISIN, provide the unique identification number assigned to the instrument as provided by the BHC or IHC. For subordinated debt with multiple swaps, please report on multiple lines with the naming convention CUSIP_1, CUSIP_2, etc., where CUSIP is the unique identifier of the underlying instrument. If there are different instrument types associated with one CUSIP, report the same CUSIP across multiple rows, provided that a different Instrument Type is used for each recurrence of the respective CUSIP. If there are duplicate records with the same CUSIP and Instrument Type, the firm should append a differentiating feature on the end of the CUSIP (e.g., "v1" and "v2", etc.) and specify in the comments column that these are in fact swaps on the same CUSIP.

Column 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. This item should also indicate where common stock is related to employee compensation (Common Stock - Employee

Stock Compensation) and ~~remissions~~contributions of surplus capital from~~to~~ a foreign parent entity for IHCs (APIC - Foreign Parent), in addition to the following items: Common Stock, CPP TARP Preferred, CS USG Investment, CS Warrants, Cumulative Dated Preferred (TRUPS), Cumulative Perpetual Preferred (CPP), Mandatory Convertible Preferred (MCP), MCP USG Preferred, NCPP Convertible, Non-Cumulative Perpetual Preferred (NCPP), Other Tier 1 Instruments, Other Tier 2 Instruments, REIT Preferred, Subordinated Debt, USG Preferred TRUPS, or Subordinated Debt.

Column D Is issuance result of conversion?
Report whether the issued instrument is the result of a conversion.

Column 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.

Column F Date of issuance (mm/dd/yyyy)
Report the date the instrument was issued.

Column G Revised regulatory capital rule treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule (See generally 12 CFR 217). If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column H Cumulative/noncumulative
Report whether the instrument's coupon/dividend is cumulative or noncumulative.

Column I Notional amount transacted ($Millions)
Report the notional dollar amount of the issued instrument. For subordinated debt with multiple swaps, report the full notional amount transacted of the underlying instrument.

Column J Regulatory capital amount transacted ($Millions)
Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

Column K 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").

Column L 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".

Column M Issuer call
Report whether there is an issuer call option for the instrument.

Column N If callable, optional call date (mm/dd/yyyy)
For instruments that feature an issuer call option, report the first date of call.

Column O Fixed/floating
Report whether the instrument has a fixed coupon, a floating coupon/dividend, steps up or converts from paying a fixed to paying a floating coupon.

Column P Coupon/dividend rate (dividend yield) (bps) at issuance
For instruments with fixed coupon/dividends, report the coupon/dividend rate for the instrument at issuance. 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.

Column Q Index at issuance
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 at issuance. For instruments with a fixed coupon/dividend rate, report "NA." If the index is not available, specify the index in the Comments field.

Column R Spread over index (bps) at issuance
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") at issuance. For instruments that have a fixed coupon/dividend rate or that have neither a fixed nor floating coupon/dividend rate, report "NA".

Column S Date at which coupon terms change
For instruments that step up or convert from paying a fixed rate to paying a floating coupon, specify the date at which the rate change occurs. If the terms of the instrument do not change, report "NA."

Column T Coupon/dividend rate (bps) when terms change
For instruments that step up, report the coupon/dividend rate for the instrument after the change of terms. If the terms of the instrument do not change, report "NA."

Column U Index when terms change
For instruments that convert from paying a fixed rate to paying a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. Select from options in the drop down box. If the index is not available in the drop down menu, specify the index in the Comments field. If the terms of the instrument do not change, report "NA."

Column V Spread over index (bps) when terms change
For instruments that convert from paying a fixed rate to paying a coupon/dividend 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"). If the terms of the instrument do not change, report "NA."

Column W 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.

Column X Convertible/non-convertible
Report whether the instrument is convertible into another instrument or non–convertible.

Column Y 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".

Column Z 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".

Column AA Comments
Use this field to report any supporting information regarding the instrument, including how it relates to amounts approved in the BHC's capital plan. Comments should also reflect summary balance variances by Instrument Type. If the nature of the swap (fixed-to-floating, floating-to-fixed, FX) is not self-evident, please provide details here.

Column BB Carrying value, as of quarter-end ($Millions)
Report the carrying value of the instrument. This number should match the value that enters in FR Y-9C line item BHCK4062, "Subordinated notes and debentures," and should be equal to the sum of column I, CC, and DD. For subordinated debt with multiple swaps, please report the full carrying value of the underlying note.

Column CC Unamortized discounts/premiums, fees, and foreign exchange translation impacts as of quarter-end ($Millions)
Report the dollar amount of unamortized discounts/ premiums, fees, and foreign exchange translation impact (for FX-denominated instruments) associated with the instrument. For subordinated debt with multiple swaps, please report the full amount of unamortized discounts/ premiums, fees, and foreign exchange translation impact (for FX-denominated instruments) associated with the underlying note.

Column DD Fair value of swaps, as of quarter end ($Millions)
Report the dollar value of swaps associated with the instrument that enter FR Y-9C line item BHCK4062, "Subordinated notes and debentures." For subordinated debt with multiple swaps, please report the fair value of the specific swap detailed in this line.

Column EE Interest rate swap issue date (mm/dd/yyyy)
If there is an interest rate swap associated with the instrument that is accounted for in FR Y-9C line item BHCK4062, "Subordinated notes and debentures," and BHCK4397, "Interest on Subordinated Notes and Debentures and on Mandatory Convertible Securities," report the issue date of the swap.

Column FF Interest rate swap maturity date (mm/dd/yyyy)
Report the maturity date of the interest rate swap associated with the instrument.

Column GG Notional amount of interest rate swap ($Millions)
Report the notional dollar amount of the interest rate swap associated with the instrument. For subordinated debt with multiple swaps, please report the notional amount for the specific swap detailed in this line.

Column HH Swap fixed rate (bps)
If the interest rate swap is floating-to-fixed, report the fixed interest rate payment. If the interest rate swap is fixed-to-floating, report the fixed interest rate received from the swap. If the interest rate swap is floating-to-fixed, report the fixed interest rate paid.

Column II Swap index
If the interest rate swap is fixed-to-floating, report the index to which the swap payment is linked. If the interest rate swap is floating-to-fixed, report the index to which the received leg is linked. If the index is not available in the drop down box, please specify index in the Comments field. For instruments unrelated to an index report "N/A".

Column JJ Swap spread over index (bps)
Report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50") For instruments unrelated to an index report "N/A".

Column KK Currency denomination of the instrument
Report the currency the instrument is denominated in. If the relevant currency is not in the drop down box, please specify the currency in the Comments field.

Column LL Currency of foreign exchange swap payment
If a foreign exchange swap is associated with the instrument, report the currency of the swap payment. For example, for an instrument denominated in EUR, a foreign exchange swap may imply a USD payment for a receipt of EUR. The currency of the swap payment is thus USD. Select from options in the drop down box. If the relevant currency is not in the drop down box, please specify the currency in the Comments field. If the terms of the swaps associated with the instrument and accounted for in FR Y-9C line item BHCK4062, "Subordinated notes and debentures," and BHCK4397, "Interest on Subordinated Notes and Debentures and on Mandatory Convertible Securities," are not represented adequately in columns EE to LL on the form, please provide additional information on swaps in the Comments field.

Column MM Notional amount of foreign exchange swap ($ Million)
Report the notional dollar amount of the foreign exchange swap associated with the instrument.

Column NN Exchange rate implied by foreign exchange swap (LL/KK)
Report the exchange rate of the foreign exchange swap. Express the exchange rate as the amount of currency reported in column LL per unit of currency reported in column KK.

Column OO Y-9C BHCK 4062 reconciliation
If the carrying value in column BB differs from the amount that enters in in FR Y-9C line item BHCK 4062, or if the sum of columns I, CC and DD does not add up to the carrying value, provide an explanation in this field. Also provide an explanation for the discrepancy between the sum of carrying values in column BB and the amount reported in FR Y-9C line item BHCK 4062. The discrepancy may come from life-time preferred stock included in BHCK 4062 for example (include this explanation in the field for instrument Nr. 1).