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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 approximately 10 to 987 hours per response, with an average of 159 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 205

FR Y-14A, Schedule A- Summary

A.1.a Income Statement

Line item 124 Total Other Losses
Report the value for item 66.

Line item 125 Other Income Statement (I/S) Items
Report other income statement items that the institution chooses to disclose. Describe these items in the supporting documentation.

Line item 126 Realized Gains (Losses) on available-for-sale securities, including OTTI
Report realized gains (losses) on available-for-sale securities, as defined in the FR Y-9C, Schedule HI, item 6.b. For the projected quarters, this amount represents projected other-than-temporary impairment losses on available-for-sale securities and realized gains and losses on available-for-sale securities. Gains and losses from sales of available-for-sale securities, other than OTTI, should not be allowed unless there is an existing contractual or legal obligation to sell a security or a security has already been sold.

Line item 127 Realized Gains (Losses) on held-to-maturity securities, including OTTI
Report realized gains (losses) on held-to-maturity securities, as defined in the FR Y-9C, Schedule HI, item 6.a. For the projected quarters, this amount represents projected other-than-temporary impairment losses on held-to-maturity securities and realized gains and losses on held-to-maturity securities. Gains and losses from sales of held-to-maturity securities, other than OTTI, should not be allowed unless there is an existing contractual or legal obligation to sell a security or a security has already been sold.

Line item 128 Income (loss) before applicable income taxes and ~~extraordinary items~~discontinued operations (change effective March 31, 2018)
Report the sum of items 121, 125, 126, and 127, minus items 122, 123, and 124.

Line item 129 Applicable income taxes (foreign and domestic)
Report all applicable income taxes, both foreign and domestic, as defined in the FR Y-9C, Schedule HI, item 9.

Line item 130 Income (loss) before ~~extraordinary items~~discontinued operations~~ and other adjustments~~ (change effective March 31, 2018)
Report the amount of item 128 minus item 129.

Line item 131 Discontinued operations~~Extraordinary items and other adjustments~~, net of applicable income taxes (change effective March 31, 2018)
Report ~~all extraordinary items and other adjustments~~discontinued operations, net of applicable income taxes, as defined in the FR Y-9C, Schedule HI, item 11.

Line item 132 Net income (loss) attributable to BHC and minority interests
Report the sum of item 130 and item 131.

Line item 133 Net income (loss) attributable to minority interests
Report net income (loss) attributable to minority interests, as defined in the FR Y-9C, Schedule HI, item 13.

Line item 134 Net income (loss) attributable to BHC
Report the amount of item 133 minus item 134.

~~A.2.b—Retail Repurchase Projections~~ (Note: Effective March 31, 2018, Schedule A.2.b will be eliminated)

~~Large and noncomplex firms are not required to complete this subschedule.~~

~~The Retail Repurchase sub-schedule collects projected data on loans sold by the BHC or IHC that may be subject to repurchase risk due to breaches of representations and warranties made during the sale of the loans, as defined in the FR Y-9C, Schedule HC-P, item 6. It also collects data on loans insured by the US Government for which the insurance coverage could be denied or indemnification required if loan defects are identified. Projected losses in these tables should correspond to the sold loan populations reported in Schedule G – Retail Repurchase Exposures.~~

~~This sub-schedule collects the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario.~~

~~Table Information:~~

~~Information reported in this schedule will be collected in Tables A through G. Please report information aggregated by Vintage for each table and corresponding data fields below. The Vintage of each column refers to the calendar year that the loan was sold (i.e., 2004 through the current year).~~

~~In cases where the data may not be available by Vintage, report the data in the Unallocated column. *Projected Future Losses to BHC or IHC Charged to Repurchase Reserve* associated with Vintages prior to 2004 should be included in the Unallocated column.~~

~~Tables A through F: For Tables A through F, data will be represented in three sections.~~

~~Section 1: BHC OR IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED~~

~~The row variables for Section 1 identified in Tables A through F should be completed using the following categories:~~

~~Estimated Lifetime Net Credit Losses (Excluding Exempt Population):~~

~~Report the firm's estimate of lifetime net credit losses by investors in the loans (inclusive of net credit losses realized-to-date) under the scenario in question, excluding from the estimate losses on the exempt population as defined in Schedule G – Retail Repurchase Exposures.~~

~~Projected Future Losses to BHC or IHC Charged to Repurchase Reserve (Excluding Exempt Population):~~

~~Report lifetime future losses related to sold or government-insured loans under the scenario in question that the BHC or IHC expects to charge through its repurchase reserve. Refer to the FR Y-9C, Schedule HC-P, item 7 for a further definition of "repurchase reserve". Any amount of projected future losses associated with Vintages prior to 2004 should be highlighted in the supporting documentation and included in the Unallocated column. Planned future originations with the intent to sell where there are expected losses/reserves associated with new vintages should not be included on the Retail Repurchase sub-schedule.~~

~~Section 2: BHC OR IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED~~

~~The row variable for Section 2 identified in Tables A through F should be completed using the following category:~~

~~Projected Future Losses to BHC and IHC Charged to Repurchase Reserve (Excluding Exempt Population):~~
~~Report lifetime future losses related to sold or government-insured loans under the scenario in question that the BHC or IHC expects to charge through its repurchase reserve.~~

~~Data collected in Sections 1 and 2 should be mutually exclusive.~~

~~Section 3: LOSS PROJECTIONS~~
~~The row variable for Section 3 identified in Tables A through F should be completed using the following category:~~

~~Projected Future Losses to BHC or IHC Charged to Repurchase Reserve:~~

~~Lifetime future losses related to sold or government-insured loans under the scenario in question that the BHC or IHC expects to charge through its repurchase reserve.~~

~~As part of Section 3 for Tables A through F, please distribute the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario, as defined in Table Instructions below, over the quarters displayed defined in each column header (i.e., PQ1 through PQ9, and PQ10 or later).~~

~~For Tables A through F, the sum of the projected future losses in Sections A.3 – F.3 expected to be charged off to the repurchase reserve should equal the sum of the projected future losses expected to be charged off through the repurchase reserve in Sections A.1 – F.1 and A.2 – F.2.~~

~~The Projection Validity Check cells will read "TRUE" when these projected losses are filled out correctly.~~

~~**Further, the sum of the projected future losses reported in Sections A.3 - F.3 is calculated in Section G.3. The sum of losses expected to be charged to the repurchase reserve is linked to the net charge-off lines in the Repurchase Reserve on the Income Statement to ensure consistency across the sheets of the FR Y-14A summary workbook.**~~

~~**Table Instructions**~~

~~**The tables below should correspond to the sold loan populations reported in Schedule G – Retail Repurchase Exposures.**~~

~~**Tables A—*Loans Sold to Fannie Mae (FNMA)***~~

~~**Tables B—*Loans Sold to Freddie Mac (FHLMC)***~~

~~**Tables C—*Loans Insured by the US Government***~~

~~**Loans insured by the US Government include loans insured by the Federal Housing Administration (FHA) or the Farmers Home Administration (FmHA) or guaranteed by the Veterans Administration (VA) that back Government National Mortgage Association (GNMA) securities, i.e., "GNMA loans." Include all loans insured by the US Government including those on balance sheet (including any GNMA buyouts or on-balance sheet FHA exposures) or sold into a GNMA security.**~~

~~**Tables D—*Loans Securitized with Monoline Insurance***~~

~~**Include loans packaged into a securitization and wrapped with monoline insurance. If it cannot be identified whether a given loan is monoline insured, include the loan in this category.**~~

~~**Tables E—*Loans Securitized without Monoline Insurance***~~

~~**Include loans packaged into a securitization but not wrapped with monoline insurance;**~~

~~**Tables F—*Whole Loans Sold***~~

~~**Include loans sold as whole loans to parties other than Fannie Mae or Freddie Mac, even if the whole loans were subsequently sold to Fannie Mae or Freddie Mac.**~~

~~**Table G—*Total Loss Projections***~~

~~This item is a shaded cell and is derived from the sum of Tables A3, B3, C3, D3, E3, and F3.~~

A.3 AFS/HTM Securities

General Instructions

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio, Projected OTTI for AFS and HTM Securities by Portfolio, Projected OCI and Fair Value for AFS and Impaired HTM Securities, and Actual AFS and HTM Fair Market Value Sources by Portfolio collect data on the following types of securities:

1) *government agency mortgage-backed securities (MBS)*: MBS issued or guaranteed by U.S. Government agencies;

2) *auction rate securities*: auction-rate securities are variable rate securities with long-term maturities whose interest rates are periodically reset through auctions occurring at predetermined short-term intervals (generally 7, 14, 28, or 35 days);

3) *collateralized debt obligations (CDOs)*: CDOs are asset-backed securities collateralized by a discrete portfolio of fixed income assets and that make payments based on the performance of those assets;

4) *collateralized loan obligations (CLOs)*: CLOs are securitizations of portfolios of loans through a bankruptcy-remote special-purpose vehicle (SPV) that issues asset-backed securities in one or more classes (or tranches). In general, CLOs are backed by a variety of assets, including whole commercial loans, revolving credit facilities, letters of credit, and bankers' acceptances;

5) *commercial mortgage-backed securities (CMBS)*: Exclude securities that have been issued or guaranteed by the Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC) or guaranteed by the Government National Mortgage Association (GNMA). Report these securities as "Agency MBS" (above);

6) *common stock (equity)*;

7) *auto asset-backed securities (ABS)*: ABS collateralized by auto loans;

8) *credit card ABS*: ABS collateralized by credit card loans;

9) *student loan ABS*: ABS collateralized by student loans;

10) *other ABS (excluding home equity loan ABS)*: all other ABS that cannot properly be reported as auto ABS, credit card ABS, student loan ABS or home equity loan ABS;

11) *corporate bonds*: corporate bonds are debt obligations issued by corporations and may be secured or unsecured;

12) *covered bonds*: securities generally classified as "covered bonds" that feature recourse to cash flows of a pool of mortgages or public-sector loans on the balance sheet of an issuing financial institution;

13) *domestic non-government agency residential mortgage-backed securities (RMBS, includes home*

equity loan ABS): RMBS, including securities backed by home equity loans that are issued by domestic non-government agency entities. Such as Alt-A (option ARM), Alt-A FRM, Alt-A ARM, closed-end second, HELOC, Scratch & Dent, Subprime, Prime Fixed, and Prime ARM securities;

14) *foreign RMBS*: RMBS of foreign issuers;

15) *municipal bonds*: bonds issued by U.S. states, cities, counties, and other governmental entities at or below the state level. Include bonds issued by Canadian provinces or other local government entities and bonds issued by other non-US local government entities;

16) *mutual funds*: investments in mutual funds, including money market mutual funds and mutual funds that invest solely in U.S. government securities;

17) *preferred stock (equity)*: refer to the FR Y-9C Glossary entry for "Preferred Stock";

18) *sovereign bonds*: bonds issued by the central governments of foreign countries. Also, include in this category obligations of foreign country central banks, foreign central government units or agencies, fully government-guaranteed obligations of municipal or state-owned enterprises; and obligations of supranational organizations such as the International Bank for Reconstruction and Development (World Bank), Inter-American Development Bank, and Asian Development Bank;

19) *U.S. Treasuries & other government agency non-mortgage-backed securities*: U.S. government agency obligations issued by U.S. government agencies and U.S. government-sponsored agencies, including but not limited to, Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates. Include obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and FDIC Structured Sale Guaranteed Notes and NCUA Guaranteed Notes; and

20) *other securities* (for "other" AFS and HTM securities, please provide the security type in row 22, currently labeled "Other", adding extra rows below as necessary): all securities that cannot properly be reported in the categories above.

In circumstances whereby the BHC holds securities in both AFS and HTM categories within a given asset class, separate each security into separate rows. If using additional rows, BHCs should ensure that the totals sum appropriately) as defined in the FR Y-14Q, Schedule B, Securities. All BHCs should estimate results using the conditions specified in the macroeconomic scenario. Securities should correspond with where the reporter has classified the asset on the balance sheet of the FR Y-9C.

A.3.a—Projected OTTI for AFS Securities and HTM by Security

For each individual security that incurred a loss in P&L, state the identifier value (CUSIP or ISIN) and the amount of loss projected (over the entire forecast horizon). Generally, securities should always be reported with a public identifier, if available, such as a valid CUSIP, ISIN, or SEDOL. If a valid CUSIP, ISIN or SEDOL identifier exists for the security, please report the value of the chosen identifier (the CUSIP, ISIN, or SEDOL code) and indicate the identifier type as "CUSIP", "ISIN", or "SEDOL". If a CUSIP, ISIN, or SEDOL identifier is not available for a given security, please report an alternative public identifier value, if available, and report the identifier type. If only a private or internal identifier is available, please indicate "INTERNAL." Create a separate line item for each position. Total projected losses in the Credit Loss Portion should reconcile to the total sum of projected credit losses (across all quarters) provided in the Projected OTTI for AFS and HTM Securities by Portfolio Schedule (A.3.c).

In circumstances whereby the BHC holds securities in both AFS and HTM categories within a given asset class, separate each security into separate line items.

A.3.b—High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Complete the unshaded cells in the table provided. In the "Threshold for Determining OTTI" column, report either the price-based threshold, the ratings-based threshold, the cash flow model-based threshold, or other threshold. Report the aggregate cumulative lifetime loss on underlying collateral (% original balance) as the total undiscounted loss amount (including both historical and projected losses) for the underlying collateral as a percentage of original principal balance of the securities aggregated by portfolio. In the "discount rate methodology" column, state whether a market-based or accounting-based (e.g., book /purchase price) discount is used. In the final three columns: provide the name(s) of any vendor(s) and any vendor models that are used, indicate whether all securities were reviewed for potential OTTI for stress testing and provide the macro-economic and financial variables used in loss estimation.

A.3.c—Projected OTTI for AFS and HTM Securities by Portfolio

Provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the tables provided. Values should be quarterly, not cumulative.

OTTI related to the security's credit loss is recognized in earnings, whereas the OTTI related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OCI). For only those securities determined to be other-than-temporarily impaired, BHCs should provide both projected losses that would be recognized in earnings and any projected losses that would be captured in OCI. Amortized Cost should represent all Securities held, regardless of if they are impaired or not and should be reconciled to amortized cost submitted on the FR Y-14Q, Schedule B.2. ~~Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the "Credit Loss Portion" and "Non-Credit Loss Portion" columns.~~ OTTI values should be stated as positive values.

A.3.d— Projected OCI and Fair Value for AFS and Impaired HTM Securities

This Schedule must be completed for all BHCs regardless of subjectivity to the advanced approaches rule.

The "Total Actual Fair Market Value" column is the end-of-quarter fair value of the portfolio assets for the reporting quarter. Amortized cost and fair market value for the as-of date should reconcile to balances submitted on the FR Y-14Q, Schedule B.2.

The "Beginning Fair Market Value" in each column for the projected quarters represents the beginning-of-quarter fair value of the AFS and impaired HTM portfolio assets evaluated during the projected quarter. For avoidance of doubt, Securities purchased in the middle of the quarter should be accounted for in the Beginning Fair Market Value of the subsequent quarter.

The "Fair Value Rate of Change" is the weighted average percent change in fair value over the quarter for assets projected to be held at the beginning and end of the relevant quarter. (The "Fair Value Rate of Change" is **not** a ratio of projected OCI to Beginning Fair Market Value). The Fair Value Rate of Change should represent the change in price of the assets whereby the change in fair value does not include amortizations or paydowns. Reinvested assets should be included if the securities were held at the beginning and end of the relevant quarter.

The "Projected OCI" in each column represents the pre-tax incremental change in Accumulated Other Comprehensive Income during the period due to changes in the fair value of the securities in the portfolio and may also reflect changes in amortized cost, including changes due to amortization and accretion, or any other anticipated factors affecting the amortized cost amounts of AFS and impaired HTM holdings. Future OCI may include fair value gains and losses on new instruments if re-investments are anticipated. These columns, including the "Total Projected OCI in all Quarters", may be affected by changes in a securities' amortized cost due to a projected experience of OTTI and estimate of OTTI write-down for a given quarter.

A.3.e—Actual AFS and HTM Fair Market Value Sources by Portfolio

Provide information on the sources of actual fair market values as of the reporting date. In the "Principal Market Value Source" column, state whether a vendor or proprietary model is used. If using a third party vendor, provide the name of the vendor. BHCs should also indicate how often securities are normally marked to market (e.g., daily, weekly, quarterly, etc.).

Supporting documentation:

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

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FR Y-14 A, Summary
A.5 Counterparty Credit Risk (CCR)

The CCR sub-schedule collects projected counterparty credit losses as of a date specified by the Federal Reserve. Losses should be reported as positive values and gains should be reported as negative values.

Line item 1 Issuer Default Losses (Trading book)
Report losses arising from potential default of the issuers of securities held in the trading book.

Line item 1a Issuer Default losses from securitized products (Trading book)
Report losses arising from potential default of the issuers of securitized products, including RMBS, CMBS, and other securitized products as specified on the Securitized Products Sub-schedule of the FR Y-14Q Trading Schedule.

Line item 1b Issuer Default losses from other credit sensitive instruments (Trading book)
Report losses arising from potential default of the issuers of all other credit sensitive instruments (i.e., all products considered in Trading IDR losses other than securitized products), such as sovereigns, advanced economy corporate credits, and emerging market corporate credits.

Line item 2 Counterparty Credit MTM Losses (CVA Losses)
Report Counterparty Credit MTM Losses. Report total losses as equivalent to the BHC's calculation of aggregate stressed CVA less unstressed CVA for each scenario. This figure, the sum of items 2a and 2b should correspond to the difference between aggregate stressed CVA and aggregate unstressed CVA, as reported in Schedule F – Counterparty Credit Risk, Sub-schedule 1.e, for all scenarios.

Line item 2a Counterparty CVA losses
Report Counterparty CVA losses.

Line item 2b Offline Reserve CVA Losses
Report CVA losses that result from offline/additional CVA reserve.

Line item 3 Counterparty Default Losses
Report losses arising from potential default of one or more counterparties.

Line item 3a Impact of Counterparty Default Hedges
Report the reduction to Counterparty Default losses reported in item 3 due to the gains from single name CDS hedges (as defined in Schedule L of the FR Y-14Q) of defaulting counterparties.

Line Item 4 Other Counterparty Losses
Report other losses not reported in items 1, 2 or 3 above

Line Item 5 Funding Valuation Adjustment
Report funding valuation adjustments.

<u>Supporting Documentation</u>
Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.