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

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 20 to 1,028 hours per response, with an average of 304 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.

~~A.2.b—~~Retail Repurchase

The Retail Repurchase worksheet collects data on loans sold by the BHC 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.

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 2013).

In cases where the data may not be available by Vintage, report the data in the Unallocated column. Loans sold prior to 2004 should be excluded from all data fields with the exception of *Projected Future Losses to BHC Charged to Repurchase Reserve. Projected Future Losses to BHC Charged to Repurchase Reserve* associated with Vintages prior to 2004 should be included in the Unallocated column. It is expected that use of the Unallocated column will be very limited. Any loans sold data reported in the Unallocated column will be treated with conservative assumptions by the Federal Reserve.

Loans that have been sold, repurchased and then sold again should be reported in the most recent year of sale.

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

Section 1: Report in Section 1 loans for which the outstanding unpaid principal balance (UPB) and delinquency information requested is available.

For row variables described with the note Excluding Exempt Population, the data submitted should exclude any loans for which the BHC has no risk of repurchase liability because of settlement or previous repurchase. Firms should provide detailed explanations for all exempted populations in the supporting documentation, detailing the amounts and reasons for exemption (i.e. settlement, previously repurchased), and specifics of any finalized settlements (including exposures and timeframes covered by these settlements and the date the settlements were finalized). The firm should also explain any material changes in historical vintage exposure compared to prior year. Only finalized settlements should be considered Exempt; any loans subject to a pending settlement should be included on this worksheet. Loans for which a repurchase request has been made and subsequently rescinded should also be considered Exempt. Loans paid in full are not part of the exempt population unless they satisfy the exemption criteria defined above.

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

Original UPB:
Report the original UPB of all of the loans, including closed loans.

Original UPB (Excluding Exempt Population):
Report the original UPB of the loans, including closed loans but excluding the exempt population.

Outstanding UPB (Excluding Exempt Population):
Report the outstanding UPB as of September 30 of the reporting year, excluding the exempt population.

Delinquency Status as of 3Q (Excluding Exempt Population):
Report the data as of September 30 of the reporting year, excluding the exempt population as defined above. The table collects delinquency categories as defined above. The sum of the four delinquency categories listed below should equal the outstanding UPB reported for that age.

As part of Section 1 for Tables A through F, when reporting the row variable for this item, the following delinquency categories will be utilized:

- Current: The UPB of loans less than 30 days past due
- Past due 30 to 89 days: The UPB of loans 30-89 days past due
- Past due 90 to 179 days: The UPB of loans 90-179 days past due
- Past due 180+ days: The UPB of all loans that are 180 days or more past due and have not yet been fully charged-off

Net Credit Loss Realized to-date (Excluding Exempt Population):
Report cumulative net credit losses realized by investors in the loans through September 30 of the reporting year, excluding the exempt population as defined above. Cumulative net credit losses are defined as cumulative collateral loss incurred to date. Refer to the FR Y-9C, Schedule HC-P, item 6 for a further definition of "credit loss".

Repurchase Requests Outstanding (Excluding Exempt Population):
Report Repurchase Requests Outstanding, which is the total UPB of the loans which the investor has requested a repurchase of the loan or indemnification for any losses but a resolution had not been reached as of September 30 of the reporting year. Note that this variable is by definition exclusive of the exempt population as defined above.

Loss to-date Due to Denied Insurance and/or Indemnification (applicable to Table C.1 only):
Report losses realized through September 30 of the reporting year due to insurance claims denied by the US Government due to an identified defect on the loan in question. Also include any losses incurred due to indemnification agreements that were established with the US Government on loans with identified defects.

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 above.

Projected Future Losses to BHC 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 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.

Section 2: Report in Section 2 loans for which the outstanding UPB or delinquency information is not available. Due to the missing data associated with loans reported in Section 2, loans in this population will be treated with conservative assumptions.

The row variables for Section 2 identified in Tables A through F should be completed using the following categories:

Original UPB:
Report the original UPB of all of the loans, including closed loans.

Original UPB (Excluding Exempt Population):
Report the original UPB of the loans, including closed loans but excluding the exempt population.

Outstanding UPB (Excluding Exempt Population):
Report the outstanding UPB as of September 30 of the reporting year, excluding the exempt population.

For row variables described with the note *Excluding Exempt Population*, the data submitted should exclude:

- Any loans for which the BHC has no risk of repurchase liability because of settlement or previous repurchase. Note: Only exclude finalized settlements; any loans subject to a pending settlement should be included on this worksheet.
- Loans for which a repurchase request has been made and subsequently rescinded. Note: Loans paid in full are not part of the exempt population unless they satisfy the exemption criteria defined above.

Projected Future Losses to BHC 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 expects to charge through its repurchase reserve.

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

Section 3: Report in Section 3 the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario, as defined in Part III of these instructions.

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

Projected Future Losses to BHC Charged to Repurchase Reserve:

Lifetime future losses related to sold or government-insured loans under the scenario in question that the BHC 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

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*

~~A.2.c—ASC 310-30~~

~~The Retail ASC 310-30 worksheet (Accounting Standards Codification (ASC) Subtopic 310-30, Receivables—Loans and Debt Securities Acquired with Deteriorated Credit Quality, formerly AICPA Statement of Position 03-3, "Accounting for Certain Loans or Debt Securities Acquired in a Transfer") collects information and projections on the BHCs' retail purchased credit impaired (PCI) portfolio reported as held for investment on the FR Y-9C, Schedule HC-C, Items 1 through 9. Do not report PCI loans that are either (1) loans held for sale; or (2) loans held for investment accounted for under the fair value option. Provide actual information (required only in the baseline scenarios) for the third quarter of the reporting period and projected information for the future quarters (where applicable).~~

~~Submit the information requested by product loan type, as segregated on the worksheet. In the event that a firm has ASC 310-30 pools that include more than one of the products provided on the worksheet, please allocate the data between the products in question and provide documentation for the methodology you used for the allocation.~~

~~The FR Y-9C Glossary entry for "Purchased Impaired Loans and Debt Securities" contains further information on the carrying value, the nonaccretable difference, and the accretable yield.~~

~~For Sections A through, E, report line items 1 through 14 for the current quarter (CQ) and nine subsequent projected quarters (PQ1 through PQ9). Information reported on this schedule will be collected in Sections A through E, as follows:~~

~~A. First Lien Mortgages~~
~~The term "first lien mortgages" is defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, item 1.c.(2)(a). The loan population includes all loans directly held in the BHC's portfolio.~~

~~B. Junior Lien HELOANs~~
~~The term "junior lien HELOANs" is defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, Item 1.c.(2)(b). The loan population includes all loans directly held in the BHC's portfolio.~~

~~C. HELOCs~~
~~The term "HELOCs" (home equity line of credit) is defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, Item 1.c.(1). The active loan population includes all loans directly held in the BHC's portfolio~~

~~D. Other (specify in documentation)~~
~~Provide information on all other PCI retail loans that do not meet the definition of first lien mortgages, junior lien HELOANs, or HELOCs (see above for definitions). Categorize "other loans" according to their classification on the Retail Balance and Loss Projections worksheet. Specify the applicable loan category(s), and report items 1 through 14 (e.g. Carry Value, Allowance, Net Carry Value, etc.) for the current quarter and nine subsequent projected quarters for each loan category.~~

~~E. Portfolio to be Acquired (specify in documentation)~~
~~Provide information on all PCI loans that are to be acquired. Classify PCI loans to be acquired according to the ASC 310-30 loan categories provided in Sections A through D (e.g. first lien mortgages, junior lien HELOANS, HELOCs, corporate cards, etc.). Specify the applicable loan category(s), and report items 1 through 14 (e.g. Carry Value, Allowance, Net Carry Value, etc.) for the current quarter and nine subsequent projected quarters for each loan category on the~~

~~worksheet. In supporting documentation, provide details on the composition of the portfolio(s) of PCI loans to be acquired and on the deals related to the acquisition of these PCI loans.~~

~~Line item 1 Carry Value~~

~~Report the carrying value of the ASC 310-30 PCI loans held for investment as they are reported on the balance sheet. Carrying value does not reflect any allowance for loan losses, but includes purchase accounting adjustments (including the nonaccretable difference and the accretable yield). The reported amount should be consistent with the amount reported on the FR Y-9C, Schedule HC-C, Memoranda Item M.5(b).~~

~~Line item 2 Allowance~~

~~Report the amount of any allowance for loan losses that has been established for the PCI loans. The FR Y-9C, Glossary entries for "Allowance for Loan and Lease Losses" and "Purchase Impaired Loans and Debt Securities" contain further information.~~

~~Line item 3 Net Carry Value~~

~~Report the carry value less any allowance. This field is automatically calculated.~~

~~Line item 4 Unpaid Principal Balance~~

~~Report the total contractual unpaid principal balance of ASC 310-30 (SOP 03-3) PCI loans as of quarter-end.~~

~~Line item 5 Initial Day 1 Nonaccretable Difference to Absorb Cash Flow Shortfalls on PCI Loans~~

~~Report the initial Day 1 nonaccretable difference, which is the estimate at the date of acquisition of contractual cash flows not expected to be collected. Specify whether this includes principal only or principal plus interest. On the reporting form, this field only needs to be completed with data from the third quarter of the current year (i.e. the first column). In Supporting Documentation, specify whether this includes principal only or principal plus interest.~~

~~Line item 6 Quarter Ending Non Accretable Difference (NAD)~~

~~Report the amount of the Day 1 NAD remaining (see Item 5, above), net of (1) the amount allocated to offset 'Charge Offs to Date' (provided in Item 7) and (2) any amounts reclassified to accretable yield under ASC 310-30.~~

~~Line items 7 and 8 Cumulative "Charge-Offs" to Date~~

~~Report the amount of cumulative charge-offs that would have been recognized through the quarter to date based upon contractual amounts due from the borrower under the firm's charge-off policy. In other words, for these items, charge-offs should be calculated based upon the contractual amount due from the borrower rather than the carrying amount recorded on the balance sheet, considering the firm's charge-off policy. Report the cumulative amount of charge-offs to date, if any, that have been charged against the nonaccretable difference (Item 7) and/or the allowance (Item 8). In supporting documentation, Report the amount of cumulative charge-offs to date that have been charged against the nonaccretabe difference and/or the allowance. Refer to the Supporting Documentation Instructions for guidance on providing supporting documentation.~~

~~Line item 9 Provisions to Allowance~~

~~Report the amount of provisions to the allowance recognized in the income statement in the quarter due to changes in expected cash flows for PCI loans. Provide increases to the allowance as a positive number and reversals of the allowance as a negative number.~~

~~Line items 10 and 11 Quarterly "Charge-Offs"~~
~~Report the amount of charge-offs for the quarter to date that would have been recognized based upon contractual amounts due from the borrower under the firm's charge-off policy. In other words, for these items, charge-offs should be calculated based upon the contractual amount due from the borrower rather than the carrying amount recorded on the balance sheet, considering the firm's charge-off policy. In Supporting Documentation, report the amount of charge-offs for the quarter, if any, that have been charged against the nonaccretable difference and/or the allowance.~~

~~Line item 12 Accretable Yield Remaining~~
~~Report the accretable yield remaining as of the quarter-end.~~

~~Line item 13 Accretable Yield Accreted to Income~~
~~Report the amount of accretable yield recognized as income in the quarter.~~

~~Line item 14 Effective Yield (%)~~
~~Report the effective interest rate at which income is recognized in the quarter.~~

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