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

Instructions for the
Capital Assessments and Stress Testing information collection
(Reporting Form FR Y-14Q)

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 9 to 1,926 hours per response, with an average of 243 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.

Schedule B—Securities

Each BHC should submit the three schedules (B.1, B.2, and B.3) comprising the FR-Y-14 Quarterly Securities data. The BHCs should refer to the separate Technical Submission Instructions for details on the technical specifications of these schedules including the schedule naming convention, row headers, and value formats. The first schedule (B.1 - Securities 1) is the Main Schedule containing the individual security-level data. The second (B.2 - Securities 2) is the Aggregate Schedule containing aggregate securities positions, which are consolidated by the first security description field defined in the Main Schedule. The third (B.3 - Securities 3) provides additional detail on securities in the Main Schedule that are part of designated hedge accounting relationships.

A unique identifier must be included to identify each unique record for each of the sub- schedules B.1 and B.3.

Exclude from this schedule all securities held for trading and securities the holding company has elected to report at fair value under a fair value option even if holding company management did not acquire the securities principally for the purpose of selling them in the near term. Also exclude securities that have been sold, but not settled as of the quarter-end date.

B.1—Securities 1 ("Main Schedule")

The Securities 1 schedule collects individual security-level details on positions, security type, cumulative OTTI (credit and non-credit related impairments) by security, and accounting intent (AFS or HTM). Amounts should be reported in U.S. dollars (USD). The reporting of Securities should follow balance sheet classification. Additionally, the method of reporting individual security-level information should be consistent with the level of aggregation the company uses to assess impairment and measure realized and unrealized gains and losses on investment securities under GAAP. Please refer to Accounting Standards Codification paragraph 320-10-35-20 for guidance.

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

The following information should be reported in this schedule.

Unique ID

A unique identifier must be included to identify each unique record. For a given security position, the same Unique ID should be used from one period to the next.

Identifier Type and Identifier Value

Report individual security-level data for all available-for-sale (AFS) and held-to-maturity (HTM) securities, adding new rows as necessary. 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 and provided, please report the identifier type as "INTERNAL." Securities where an internal identifier is reported must have additional information reported in the Security Description 2 or Security Description 3 fields that clarifies the name of the security or issuer and the nature of the obligation (see the general requirement for securities in the "Other" Security Description 1 category), to the extent that the Security Description 2 and Security Description 3 fields are available after meeting any specific requirements in the instructions for these fields under "Security Description" below.

Private Placement

Please enter "Y" if the security is a private placement security or other non-publicly offered security or "N" if it is a publicly offered security. For clarity, please enter "Y" for Rule 144A securities and direct purchase municipal securities (as defined in the Municipal Securities Rulemaking Board's Notice 2011-52).

Security Description

Report the security description as indicated below.

Agency MBS: Report mortgage-backed securities (MBS) issued or guaranteed by U.S. Government agencies or Government sponsored entities.

Auction Rate Securities: Report 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).

CDO: Report 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.

CLO: Report 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. Exclude asset-backed securities collateralized by loans and leases to small and medium enterprises (SMEs), which should be reported in "Other ABS (excl HEL ABS)."

CMBS: Report 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).

Common Stock (Equity): Report common stock (equity). Provide the name of the issuer in the Security Description 2 column.

Auto ABS: Report asset-backed securities (ABS) collateralized by auto loans. Exclude auto floor plan or auto fleet ABS, which should be reported in "Other ABS (excl HEL ABS)."

Credit Card ABS: Report asset-backed securities (ABS) collateralized by credit card loans.

Student Loan ABS: Report asset-backed securities (ABS) collateralized by student loans.

Other ABS (excl HEL ABS): Report all other ABS that cannot properly be reported as auto ABS, credit card ABS, student loan ABS or home equity loan ABS. Exclude Small Business Administration "Guaranteed Loan Pool Certificates," which should be reported as "US Treasuries and Agencies."

Corporate Bond: Report corporate bonds. Corporate bonds are debt obligations issued by corporations and may be secured or unsecured. Report the issuer name in the Security Description 2 column. Report the sector (i.e., the industry name) in the Security Description 3 column according to North American Industry Classification System (NAICS) industry. If a NAICS industry is not available, report the relevant Global Industry Classification Standard (GICS) industry. If neither NAICS nor GICs industries are available, report the relevant Standard Industrial Classification (SIC) industry.

Covered Bond: Report 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.

Domestic Non-Agency RMBS (incl HEL ABS): Report residential mortgage-backed securities (RMBS),

including securities backed by home equity loans, that are issued by domestic non-government agency entities.

Foreign RMBS: Report residential mortgage-backed securities of foreign issuers. Provide the country in the Security Description 2 column.

Municipal Bond: Report 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. In the Description 2 column, report the sector from the list below that best describes the principal source of repayment and intended use of the capital raised by the offering.

- General Obligation - State
- General Obligation - Local
- Revenue - Single Family Housing
- Revenue - Multi-Family Housing
- Revenue - Hospitals and Health Care
- Revenue - Education
- Revenue - Industrial Development Revenue
- Revenue - Utilities
- Revenue - Transportation
- Revenue - Tax
- Revenue – Other
- Appropriation-Backed
- Other

Mutual Fund: Report investments in mutual funds, including money market mutual funds and mutual funds that invest solely in U.S. government securities. In the Description 2 column, enter either "Money Market Mutual Fund" for investments in money market mutual funds or similar cash reserve instruments or "Non-Money Market Mutual Fund" for all other categories of mutual funds. Provide the name of the fund in the Description 3 column.

Preferred Stock (Equity): Refer to the FR Y-9C Glossary entry for "Preferred Stock." Provide the issuer name in the Security Description 2 column.

Sovereign Bond: Report bonds issued by the central governments of foreign countries. Provide the two-letter Country ISO code in the Security Description 2 column. 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. Sovereign Bonds that are issued by supranational entities should identify the issuer of the bond in the second or third security description column in place of a country code. Additionally, for non-guaranteed government securities, include additional information in the remaining description columns to explain the source of repayment (if not full faith and credit of the sovereign).

US Treasuries & Agencies: Exclude mortgage-backed securities. Report U.S. government securities, direct debt of U.S. government agency and U.S. government-sponsored entity obligations, and U.S. government agency issued or guaranteed securities, 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.

Other: Report all securities that cannot properly be reported in the categories above. ~~In the~~It is required to use the Security Description 2 and/or Security Description 3 columns to~~,~~ provide a ~~brief~~ description of the security~~, including~~ that clarifies the name of the security or issuer, type or nature of obligation, and, if applicable, key terms such as the maturity date and stated interest rate~~, if applicable~~.

Exposure to Debt/Equity Security (USD Equivalent)
Report exposure to the debt/equity security as indicated below.

Amortized Cost (USD Equivalent): In general, amortized cost is the purchase price of a debt security adjusted for amortization of premium or accretion of discount if the debt security was purchased at other than par or face value (for more information, refer to the FR Y-9C Glossary entry for "premiums and discounts").

Market Value (USD Equivalent): In general, market value is "the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date." For further information, refer to ASC Topic 820,
Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*) and the FR Y-9C glossary entry for "fair value."

Current Face Value: The nominal dollar amount of the security as of the report date.

Original Face Value: The nominal dollar amount originally assigned to the security by the issuer.

OTTI Taken
Report the cumulative amount of other-than-temporary impairments (OTTI) recognized in earnings in the calendar year to date by the BHC on the security (this differs from the "OTTI Taken" request in the Securities 2 worksheet, which requests OTTI taken only in the stated quarter). For clarity, please include only the portion of OTTI recorded in form FR Y-9C, Schedule HI, memoranda item 17(c).

Accounting Intent
Indicate whether the security is available-for-sale (AFS) or held-to-maturity (HTM).

Pricing Date
Report the pricing date of the security.

Book yield
Report the effective interest rate that would be used to determine credit losses on debt instruments for other-than-temporary impairment (OTTI) purposes in accordance with ASC Topic 320, Investments—Debt and Equity Securities (formerly FASB Statement No. 115, Accounting for Certain Investments in Debt and Equity Securities). This item is not required for equity and mutual fund securities. For securitization debt, this relates to the yield implicit at the time of acquisition. This value should be the original unamortized yield, without subsequent adjustments for paydowns or accretion. However, if the reported book yield differs from the yield determined according to the methodology above, document the reason for the use of the alternative in supplemental materials.

Purchase Date
Report the date on which the security was purchased or acquired in the case of credit sensitive securities that are evaluated for other-than-temporary impairment (OTTI) purposes in accordance with ASC Topic 320, Investments—Debt and Equity Securities (formerly FASB Statement No. 115, Accounting for Certain Investments in Debt and Equity Securities). The purchase date should be the date associated with the amortized cost and book yield of the security. If current holdings of the same security were acquired in different periods, please provide the amounts and respective purchase dates distinct tradelots in separate rows of the worksheets. The preferred method for

reporting the purchase date of such lots is to report the trade date. However, if any date other than trade date (e.g., settlement date) is used, document the reason for the use of an alternative purchase date convention in supplemental materials.

Currency

Indicate the currency denomination of contractual payments on the security, or for an equity security, the currency in which it trades in its principal exchange, using the standard ISO 4217 three-letter currency code (e.g., USD, EUR, GBP, CAD, etc.). For the avoidance of doubt, whether or not the value of this field is USD (U.S. dollars), all amounts reported in this schedule must be in USD-equivalent terms as of the reporting date.

~~**B.2—Securities 2 ("Aggregate Schedule")**~~

~~The Securities 2 schedule collects aggregate positions and OTTI taken into earnings. BHCs should complete the unshaded cells only, providing the amortized cost, market and current face values for the AFS and HTM exposures as of quarter-end, aggregated by the Intent and Description 1 value in the Securities 1 schedule. Amounts should be reported in millions of U.S. dollars (USD).~~

~~The BHCs should refer to the separate Technical Submission Instructions for details on the technical specifications of this schedule.~~

~~OTTI recognized in earnings should be reported by type of exposure, and should only include the amount taken in the stated quarter.~~

~~Realized gains and losses should represent the amount recognized based on sales of AFS securities for the reporting quarter.~~

~~The total amortized cost of AFS and HTM securities must be equal to the sum of the amortized cost of AFS and HTM securities reported in Schedule HC-B, Securities, of the FR Y-9C (item 8, Columns C and A , respectively).~~

~~The total market value of AFS and HTM securities must be equal to the sum of the fair value of AFS and HTM securities reported in Schedule HC-B, Securities, of the FR Y-9C (item 8, Columns D and B, respectively).~~

B.~~3~~2—Securities ~~3~~ 2 ("Investment Securities with Designated Accounting Hedges")

The Securities ~~3~~ 2 schedule contains information on investment security hedging relationships designated under GAAP as cash flow or fair value hedges of AFS or HTM securities. All amounts should be reported in U.S. dollars. Gains and losses should be reported gross of tax.

In each row, report the unique ID, identifier type and identifier value using the corresponding instructions for Securities 1 for each investment security for which the BHC has an existing qualifying hedging relationship. Security holdings listed in this worksheet should be a subset of the line-by-line holdings reported in the Securities 1 schedule and use a consistent ID, Identifier Type and Identifier Value for matching purposes. In addition, for qualifying hedging relationships reported on Securities ~~3~~2, the unique ID reported for the investment security on Securities 1 must also be reported.

There should be one row submitted for each distinct investment security hedging relationship. Use multiple rows to reflect one-to-many relationships: For example, if multiple hedging relationships apply to a single security holding, please list each hedging relationship affecting the security in a separate row of the Securities 3 file, repeating relevant details about the hedged security. (This treatment would apply, for example, if distinct hedging instruments – such as interest rate and foreign exchange hedging instruments – hedge different risks of the same holding and are accounted for separately, or if a fair value hedge co-exists with a cash flow hedge to address distinct risks.) Similarly, if a portfolio hedge is used to

hedge more than one security under a single hedging relationship, please list each of the hedged security holdings in separate rows alongside the characteristics and *allocable* amount of the associated portfolio hedging instrument. If a hedging instrument hedges an investment security and also hedges assets that are not investment securities, report the amount allocable to the investment security (or securities) being hedged.

Please refer to the following table for detailed instructions on each column of this worksheet. The abbreviation ASC stands for the Financial Accounting Standards Board Accounting Standards Codification. In general, in the instructions that follow, the terms hedging instrument and hedged item follow their usage in the ASC. Note that *hedging instrument* may refer either to a single instrument or derivative that hedges the hedged item in a hedging relationship, or a group of instruments jointly considered a hedging instrument under a single hedging relationship.