OMB No. 7100-0341
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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.

H.2 – Commercial Real Estate Schedule

A. Loan Population

The loan population includes Commercial real estate (CRE) loans and leases that are held for investment (HFI) (as defined in the FR Y-9C, Schedule HC-C General Instructions) and held for sale (HFS) as of the report date (i.e. quarter end). Include HFI and HFS loans that the holding company has elected to report at fair value under the fair value option. Exclude all loans and leases classified as trading (reportable on the FR Y-9C, Schedule HC, item 5).

CRE loans and leases are defined as legally binding loan commitments or credit facilities to an obligor as defined in the credit agreement. Include all CRE loans and leases that are at the consolidated Bank Holding Company (BHC) level and not just those of the banking subsidiaries, as well as any unused but legally binding commitments that would be reported in the relevant FR Y-9C category (as outlined below) if such loans were drawn (including all legally binding undrawn commitments extended to non-consolidated variable interest entities defined in the FR Y-9C).

In addition to CRE loans that are currently active as of the reporting date, the loan population should also include CRE loans and that were disposed of during the reporting quarter. For purposes of this schedule, refer to Field ~~66~~61 (Disposition Flag) for specific instructions on instances of disposed ~~corporate~~CRE loans and leases.

Include all CRE loans and leases with a committed balance greater than or equal to $1 million. Although certain CRE loans and leases with a committed balance under $1 million are not reported on the FR Y-14Q CRE schedule, the sum of the outstanding balance of these loans would be included in the relevant F~~f~~ields on the FR Y-14Q Supplemental Schedule and the FR Y-14A Summary Schedule pursuant to the applicable instructions of those schedules.

All CRE loans included in this schedule must be secured by real estate (as defined in the FR Y-9C Glossary entry for "loans secured by real estate"). Loans to finance CRE but not secured by CRE do not meet the definition of "loans secured by real estate" and should not be reported on the CRE Schedule. For example, a line of credit issued for the purpose of acquiring real estate that is not currently secured by real estate would not be considered secured by real estate for purposes of this Schedule. In this case, the commitment is an unsecured corporate loan until the balance is actually lent out and secured by CRE property. At that point, the commitment becomes a CRE loan for purposes of this Schedule.

In general, use loan classifications on the FR Y-9C, Schedule HC-C as a guide to determining the population of CRE loans and leases. Refer to the FR Y-9C, Schedule HC-C instructions for specific guidance on loan classifications. In determining loan classifications, look to the security, borrower, or purpose of the loan. Below is a list of FR Y-9C, Schedule HC-C categories of loans secured by real estate that are considered CRE loans and leases:

i. 1-4 family residential construction loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(1)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
ii. Other construction loans and all land development and other land loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(2)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
iii. Loans secured by multifamily (5 or more) residential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.d) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
iv. Loans secured by other nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(2)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);

Loans secured by owner-occupied nonfarm nonresidential properties should be reported on the FR Y-14Q Corporate Loans Schedule. Loans secured by owner-occupied nonfarm nonresidential properties are those nonfarm nonresidential property loans for which the primary source of repayment is the cash from the ongoing operations and activities conducted by the party, or an affiliate of the party, who owns the property. Thus, for loans secured by owner-occupied nonfarm nonresidential properties, the primary source of repayment is not derived from third party, nonaffiliated, rental income associated with the property (i.e., any such rental income is less than fifty percent (50%) of the source of repayment) or the proceeds of the sale, refinancing, or permanent financing of the property. Consequently, such loans are considered corporate loans rather than CRE loans.

The population of loans should be reported at the credit facility level. For purposes of the CRE Schedule, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. The credit facility may allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately, the aggregation of such extensions of credit are governed under one common credit agreement. The $1 million dollar reporting threshold applies to any set of legally binding commitments where the sum of those commitments, governed under one common credit agreement, is greater than or equal to $1 million. These criteria are the same for all extensions of credit. Borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level.

Credit facilities containing loans which fall under one or more of the FR Y-9C line items outlined above should be reported on the FR Y-14Q CRE schedule at the credit facility level. For credit facilities also containing loans reported on FR Y-9C line items not outlined above, the underlying loans should be aggregated and reported on the respective FR Y-14Q schedules based on the relevant schedule instructions. For example, consider a credit facility which has the following loans:

Loan 1: $2 million committed balance reported on FR Y-9C, Schedule HC-C, item 4.a

Loan 2: $1 million committed balance reported on FR Y-9C, Schedule HC-C, item 4.b

Loan 3: $500,000 committed balance reported on FR Y-9C, Schedule HC-C, item 1.e(1)

Loan 4: $500,000 committed balance reported on FR Y-9C, Schedule HC-C, item 1.d

The BHC should aggregate loans 1, 2, and 3 and report one facility with a $3.5 million committed balance on the FR Y-14Q Corporate Loan schedule and one facility with a $500,000 committed balance on the FR Y-14Q Commercial Real Estate schedule. **Note that all loans within the facility are reported, including those under the credit facility threshold.** In the above example, the $500,000 committed balance is reported on the FR Y-14Q CRE schedule because of the overall facility commitment is greater than $1 million.

B. Instructions for Cross Collateralized Loans

As discussed above, the entire Schedule should be completed for CRE loans with a committed balance greater than or equal to $1 million. However, CRE loans with balances less than $1 million are subject to a limited data collection if they are cross collateralized with a CRE loan with a committed balance greater than or equal to $1 million. For purposes of this schedule, cross-collateralized loans are those in which the collateral securing one loan is also used as collateral for other loans, even if that loan has less than $1 million committed balance. Cross collateralized loans that are not CRE loans should be excluded (i.e. home loan). A single loan secured by multiple properties is not considered to be cross-collateralized for purposes of this schedule. Lien position does not impact determinations of whether loans are cross-collateralized.

Under this limited data collection, report the following ~~f~~Fields for cross collateralized CRE loans with balances less than $1 million:

i. Field 1, Loan Number;
ii. Field 3, Outstanding Balance;
iii. Field 5, Committed Exposure Global;
iv. Field 44, Cross Collateralized Loan Numbers

Reporting of all other F~~f~~ields for cross collateralized loans with balances less than $1 million is optional.

C. Reporting Specifications

Consistent with the FR Y-9C, report all loans net of charge-offs, fair value adjustments (FVA) and ASC 310-30 (originally issued as SOP 03-3) adjustments, if applicable, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by Creditors for Impairment of a Loan) reserve amounts. Charge-offs, ASC 310-10 reserve amounts, ASC 310-30 adjustments, and FVA (including those for held for sale loans) should be reported separately in the designated F~~f~~ields (6, 46, 47, 50 and 51, respectively).

For acquired loans (see Field 36), report data retrievable from loan accounting systems of record reported on a prospective basis.

All dollar amounts should represent only the consolidated holding company's pro-rata portion of portion of any syndicated or participated loan.

All amounts should be reported in U.S. dollars.

D. Data Format

Data should be provided in a single extensible markup language file (.xml). No quotation mark should be used as text identifiers. Do not use header or a row count. This file will contain one record per active loan in the contributor's inventory. For F~~f~~ields that the schedule specifies as a date, but the XSD specifies as a datetime, provide T00:00:00 as the time.

D. Commercial Real Estate Data Fields

The table on the following pages shows the F~~f~~ields that should be contained in the submission file. Report all fields with data as of the report date.

For disposed CRE loans, report all F~~f~~ields as of the date of disposition, unless otherwise instructed in individual F~~f~~ield descriptions.

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
6	Cumulative Charge-offs (*CumulativeChargeoffs*)	G076	Report the cumulative net charge-offs associated with this CRE loan on the reporting entity's books. If cumulative charge-offs are greater than the current commitment balance but less than the original commitment, report the total cumulative charge-off amount even though it exceeds the current commitment. For disposed loans, report the cumulative charge-offs as of the date of disposition.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). Should be '0' (zero) if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under the fair value option.	Mandatory
7	Participation Flag (*Participation Flag*)	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions and if it is part of the Shared National Credit Program.	1. No 2. Yes, syndicate/participant in syndication but does not meet the definition of a Shared National Credit~~purchased by reporting BHC not included in Shared National Credit~~ 3. Yes, agent in syndication but does not meet the definition of a ~~sold by reporting BHC not included~~ Shared National Credit 4. ~~4.~~ Yes, syndicate/participant in Shared National Credit ~~participant~~ ~~3.~~5. Yes, agent in Shared National Credit ~~agent~~	Optional
37	# Days Principal or Interest Past Due (*PastDue*)	G077	Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. Report the number of days past due as of the last day of the reporting quarter or disposition date. If payments are not past	Numbers only. For fully undrawn commitments, enter '0' (zero).	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			due 30 days or more, enter '0' (zero).		
53	SNC Internal Credit ID (*SNCInternalCreditID*)		If the credit facility is reported in the Shared National Credit (SNC) collection and ~~for which~~ the reporting BHC is the lead bank/agent (option 5 in Field 7), indicate the reporting BHC~~entity~~'s Internal Credit ID as reported in the SNC collection for this credit facility as of the most recent filing date. If the credit facility is not reported in the SNC collection or the reporting BHC is a participant in the SNC credit facility~~collection~~, report 'NA'.	May not contain a carriage return, line feed, comma or any unprintable character. Report 'NA' if the credit facility is not reported in the SNC collection or if the reporting BHC is not the agent.	Mandatory
~~68~~59	Credit Rating Agency Equivalent Rating *(CreditRatingAgencyEquivalentRating)*		Report the comparable external Nationally Recognized Statistical Rating Organization (NSRO) for the credit rating agency rating for the BHC's internal rating reported in F~~f~~ield 15. Include a plus (+) or minus (-) sign to the external rating if applicable. For example, AAA, BB+, Baa3. Must be a list of values where each value pair is the credit rating agency equivalent rating followed by the percentage of total exposure with that rating. The format of these pairs will be the credit agency equivalent rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit.	The general form looks like this: Rating code X:Percentage of total 0.0;Rating code Y;Percentage of total 0.0;… For example, suppose the equivalent credit agency ratings are AAA, AA, A, BBB, BB, B, C, D. If the credit agency equivalent rating is AAA for the full amount of exposure, the BHC would report: AAA:1 Suppose half the credit exposure has a credit agency equivalent rating of BBB and the other half has BB, the BHC would report:	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
				BBB:0.5;BB:0.5 All decimal amounts must sum to 1.	
60	Credit Rating Agency *(CreditRatingAgency)*		Provide the name of the Nationally Recognized Statistical Rating Organization (NRSRO) for the credit rating agency rating grade provided in Field ~~68~~59.	Free text	Mandatory
~~70~~61	Disposition Flag *(DispositionFlag)*		Report the disposition method for any credit facility that was disposed during the reporting quarter. If the BHC is still pursuing ~~CRE loan~~~~corporate credit facility~~ payment of principal, interest and fees, report as option "0". 0. ~~• Not Paid In Full~~Active – report for all credit facilities required to be reported in this data collection and do not meet the definitions of options 1 through 4 as of the reporting date. 1. ~~•~~ Payoff – report all instances where the credit facility has been paid in full by the borrower. 2. Involuntary Payoff – report all instances where the credit facility has been paid in full~~??~~ after the occurrence of default per the terms of the credit agreement. 3. Involuntary Liquidation – report all instances where the credit facility has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include	0. ~~Not Paid in Full~~Active 1. Payoff 2. Involuntary Payoff 3. Involuntary L~~l~~iquidation 4. Sold or participated	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			short-sales, charge-offs, as well as REO. This includes loans active in the quarter prior to the reporting quarter that were sold at a foreclosure sale and taken into REO in the reporting quarter. Also include all instances where credit has been resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor. 4. Sold or participated – report all instances where the loan has been sold or participated to another institution during the reporting quarter.		
~~76~~62	Participation Interest		For participated or syndicated credit facilities, report the percentage of the total loan commitment held by the BHC. If the credit facility is not participated or syndicated, report 1.	Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation.	Mandatory
~~77~~63	Leveraged Loan Flag		Indicate '2' (Yes) if the credit facility is defined as a leveraged loan per criteria in the reporting entity's internal risk management framework developed pursuant to SR 13-3 (Interagency Guidance on Leveraged Lending).	1. No 2. Yes	Mandatory