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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.

Schedule A – Retail

A.1 – International Auto Loan

This section provides general guidance and data definitions for the International Auto Loan Worksheet. In this worksheet, include international (not US or US territories and possessions) auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c and international auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. For Summary Variable line items #10 & #11 include all repossessed international auto loans as defined in the FR Y-9C, Schedule HC-F, item 6. Include only "managed" (securitized or non-securitized) loans, where "managed" refers to loans originated by the BHC, including securitized loans put back on the books due to ASC Topics 860 and 810 (FAS 166/167). Do not include loans that were originated by a third party and only serviced by the BHC. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.
For the US Auto Loan Worksheet, see instructions for Worksheet 2.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, three original industry standard credit score or equivalent segments, six delinquency status segments, and four geography segments; therefore, the portfolio must be divided into a total of 3*3*6*4 = 216 distinct segments. Each segment should be identified by a unique eight-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.1.a. For example, the segment containing new auto loans (product type segment "01") that had an origination FICO score or equivalent of greater than 620 (origination industry standard credit score or equivalent "02"), are 120+ DPD (delinquency status segment "06"), and where the borrowers reside in the Asia Pacific region (geography segment "04") should be identified by the segment ID "01020604". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 216 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), and the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntAuto" for this worksheet. For each row, populate the segment variables listed in Table A.1.a and the summary variables listed in Table A.1.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

Note: For Summary Variable line items (items 20-23) use the loan level parameters defined in the most recent capital framework for all accounts in a specific segment and calculate the account weighted average. Each month's parameters need to be calculated specific to that month.

A.2 – US Auto Loan

This section provides general guidance and data definitions for the US Auto Loan Worksheet. For the International Auto Loan Worksheet, see the instructions for Worksheet 1. In this worksheet, include all domestic auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c and domestic

auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. For Summary Variable line items 10 & 11 include all repossessed auto loans as defined in the FR Y-9C, Schedule HC-F, item 6. Include only "managed" (securitized or non-securitized) loans, where "managed" refers to loans originated by the BHC, including securitized loans put back on the books due to FAS 166/167 (ASC Topics 860 and 810). Do not include loans that were originated by a third party and only serviced by the BHC. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, six age segments, four original LTV segments, five original industry standard credit score or equivalent segments, six geography segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 3*6*4*5*6*5 = 10,800 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.2.a. For example, the segment containing new auto loans (product type segment "01") that are greater than five years old (age segment "01"), had an origination LTV of greater than 120 (original LTV segment "03"), had an origination FICO score or equivalent of greater than 720 (original industry standard credit score or equivalent segment "04"), where the borrowers reside in Region 3 (geography segment "03"), and that are 120+ DPD (delinquency status segment "05") should be identified by the segment ID "010103040305". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 10,800 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), and the portfolio ID (Variable name: PORTFOLIO_ID). Use the portfolio ID "Auto" for your Portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.2.a and the summary variables listed in Table A.2.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

Note: For Summary Variable line items (items 28-31) related to the most recent capital framework use the loan level parameters for all accounts in a specific segment and calculate the account weighted average. Each month's parameters need to be calculated specific to that month.

A.3 – International Credit Card

This section provides general guidance, data definitions and instructions for the International Card Worksheet. In this worksheet, include all international (not U.S. or U.S. territories or possessions) consumer card loans as defined in the FR Y-9C, Schedule HC-C, item 6.a and international corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.b. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, four geography segments, five delinquency status segments, and three original industry standard credit score or equivalent segments; therefore, the portfolio must be divided into a total of 3*2*4*5*3 = 360 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.3.a. For example, the segment containing bank cards (product type segment "01") that are greater than two years old (age segment "02"), made to borrowers residing in the Asia Pacific region (geography segment "04"), are 120+ DPD (delinquency status segment "05"), and had an original FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02") should be identified by the segment ID "0102040502". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 360 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntCard" for this worksheet. For each row, populate the segment variables listed in Table A.3.a and the summary variables listed in Table A.3.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.4 – International Home Equity

This section provides general guidance and data definitions for the International Home Equity Worksheet. In this worksheet, include all international home equity loans (not US or US territories and possessions) secured by real estate as defined in the FR Y-9C, Schedule HC-C, item 1, that meet the loan criteria of item 1.c.1 and 1.c.2.b. Note that this includes international first lien and second lien home equity lines. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option. For international first lien mortgages, see instructions for Worksheet 5.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, three origination industry standard credit score or equivalent segments, four geography segments, two age segments, two origination LTV segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 2*3*4*2*2*5 = 480 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.4.a. For example, the segment containing HELOCs (product type segment "02") that had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment "02"), where the borrowers reside in the Asia Pacific region (geography segment "04"), are greater than three years old (age segment "02"), had an origination LTV of less than 80 percent (original LTV segment "01"), and are 180+ DPD (delinquency status segment "05") should be identified by the segment ID "020204020105". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 480 portfolio segments. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period only. BHCs should only include owned loans, exclude loans serviced for other investors.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntHE" for this worksheet. For each row, populate the segment variables listed in Table A.4.a and the summary variables listed in Table A.4.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.5 – International First Lien Mortgage

This section provides general guidance and data definitions for the International First Lien Mortgage Worksheet. In this worksheet, include all international (not US or US territories or possessions) first lien mortgage loans secured by real estate as defined in the FR Y-9C, Schedule HC-C, item 1 which meet the loan criteria of item 1.c.2.a . Include international first lien residential mortgage and international first lien closed-end home equity loans. Include both held-for-investment (HFI) and held-for-sale (HFS) loans. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, three origination industry standard credit score or equivalent segments, four geography segments, two age segments, two origination LTV segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 2*3*4*2*2*5 = 480 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.5.a. For example, the segment containing fixed-rate loans (product type segment "01") that had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment "02"), where the borrowers reside in the Asia Pacific region (geography segment "04"), are greater than three years old (age segment "02"), had an origination LTV of less than 80 percent (original LTV segment "01"), and are 180+ DPD (delinquency status segment "05") should be identified by the segment ID "010204020105".. When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 480 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntFM" for your Portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.5.a and the summary variables listed in Table A.5.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.6 – International Other Consumer Schedule

In this worksheet, include all international loans defined in the FR Y-9C, Schedule HC-C, item 6.b and 6.d, excluding student loans and non-purpose securities based loans and should also include all international non-auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are five product type segments, five delinquency status segments, three original industry standard credit score or equivalent segments, two original LTV ratio segments, and four geography segments; therefore, the portfolio must be divided into a total of 5*5*3*2*4 = 600 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.6.a. For example, the segment containing secured installment loans (product type segment "02") that are 120+ DPD (delinquency status segment "05"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), had an origination LTV ratio of greater than 70 percent (original LTV ratio segment "02"), and that were made to borrowers residing in the Asia Pacific region (geography segment "04") should be identified by the segment ID "0205020204". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 600 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "IntlOthCons" for portfolio ID for this worksheet. For each row, populate the segment variables listed in Table A.6.a and the summary variables listed in Table A.6.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.7 – US Other Consumer

In this worksheet, include all domestic loans as defined in the FR Y-9C, Schedule HC-C, items 6.b and 6.d, excluding student loans and non-purpose securities based loans. Include domestic non-auto leases included as defined in the FR Y-9C, Schedule HC-C, item 10.a. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are five product type segments, five delinquency status segments, three original industry standard credit score or equivalent segments, and three original LTV ratio segments; therefore, the portfolio must be divided into a total of 5*5*3*3 = 225 distinct segments. Each segment should be identified by a unique eight-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.7.a. For example, the segment containing secured installment loans (product type segment "02") that are 120+ DPD (delinquency status segment "05"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), and had an origination LTV ratio of greater than or equal to 100 percent (original LTV ratio segment "03") should be identified by the segment ID "02050203". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 225 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "USOthCons" for the portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.7.a and the summary variables listed in Table A.7.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.8 – International Small Business

In this worksheet, include all "scored" or "delinquency managed" international small business loans. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are "scored" or "delinquency managed" for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans. Include international small business loans as defined in the FR Y-9C, Schedule HC-C included in items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, ~~9.b.1,~~ 9.b.2, and 10.b. Exclude corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.b. Exclude all non-purpose securities-based loans and loans for purchasing and carrying securities. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option. For domestic small business loans, see the instructions for Worksheet 9.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, four geography segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and two secured or unsecured segments; therefore, the portfolio must be divided into a total of 3*2*4*3*5*2 = 720 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.8.a. For example, the segment containing term loans (product type segment "02") that are greater than three years old (age segment "02"), were made to borrowers that reside in the Asia Pacific region (geography segment "04"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), are 120+ DPD (delinquency status segment "05"), and are secured (secured or unsecured segment "01") should be identified by the segment ID "020204020501". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 720 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "IntSB" for the portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.8.a and the summary variables listed in Table A.8.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.9 – US Small Business

In this worksheet, include all "scored" or "delinquency managed" domestic small business loans. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are "scored" or "delinquency managed" for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans. Include domestic small business loans as defined in the FR Y-9C, Schedule HC-C included in items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, ~~9.b.1,~~ 9.b.2, and 10.b. Exclude corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.a. Exclude all non-purpose securities-based loans and loans for purchasing and carrying securities.~~.~~ Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option. For international small business loans, see the instructions for Worksheet 8.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and two secured or unsecured segments; therefore, the portfolio must be divided into a total of 3*2*3*5*2 = 180 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.9.a. For example, the segment containing term loans (product segment "02") that are less than or equal to three years old (age segment "01"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), are 120+ DPD (delinquency status segment "05"), and are secured (secured or unsecured segment "01") should be identified by the segment ID "0201020501". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 180 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use "USSB" for portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.9.a and the summary variables listed in Table A.9.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A.10 – Student Loan

In this worksheet, include all student loans as defined in the FR Y-9C, Schedule HC-C, lines 6.b and 6.d. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, five age segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and four education level segments; therefore, the portfolio must be divided into a total of 2*5*3*5*4 = 600 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.10.a. For example, the segment containing government guaranteed student loans (product type segment "01") that are less than three years old (age segment "05"), had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment "02"), are 120+ DPD (delinquency status segment "05"), and were made to loan recipients pursuing an undergraduate degree (education level segment "01") should be identified by the segment ID "0105020501". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 600 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period only.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "Student" for portfolio ID for this worksheet. For each row, populate the segment variables listed in Table A.10.a and the summary variables listed in Table A.10.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.