OMB No. 7100-0341
Expiration Date: October 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.7.c—PPNR Metrics

Average Domestic Deposit Repricing Beta ~~in a "Normal Environment"~~
Domestic deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the actual utilized betas of the line items that contribute to the roll up point requested. The as of date of the balance weights must be equal to the reporting date for all applicable scenarios.

For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates and might be different based on the scenario.

The betas ~~ratios~~ for line items 82 through 85 should be reported in basis points (bp) and reflect movement in the yield curve, either up or down in relationship to an assumed 100 bps movement and specific to each scenario, if applicable. For beta-related line items 82 to 87 on the PPNR Metrics template, a negative number can be reported in the downward rate movements. However, a negative would be indicating that the firm is projecting an "increase" in the beta when rates movements are down.

Average Foreign Deposit Repricing Beta ~~in a "Normal Environment"~~
Foreign deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the actual utilized betas of the line items that contribute to the roll up point requested. The as of date of the balance weights must be equal to the reporting date for all applicable scenarios.

For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates and might be different based on the scenario.

The beta ratios for line items 86 through 88C should be reported in basis points (bp) movement in the yield curve, either up or down in relationship to an assumed 100 bps movement and specific to each scenario, if applicable.