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 G—PPNR

A. General Technical Details

This section provides general guidance and data definitions for the PPNR Schedule. The PPNR Schedule consists of four worksheets: PPNR Submission Cover Sheet, PPNR Submission worksheet, PPNR Net Interest Income (NII) worksheet, and PPNR Metrics worksheet. The four worksheets are described in detail below.

Certain commonly used terms and abbreviations, including PPNR, are defined at the end of this section. Other definitions are embedded in the Schedule. Undefined terms should be assumed to follow FR Y-9C definitions. In cases where FR Y-9C guidance is unavailable, BHCs should use internal definitions and include information about the definitions used in the Supporting Documentation submitted for FR Y-14A projections.

All line item definitions and identification numbers are consistent between the FR Y-14A and FR Y-14Q and data should be reported accordingly. Where specific FR Y-14 PPNR and/or FR Y-9C guidance exists for business line and/or other items, provide both historical and projections data consistently throughout time in accordance with the instructions. If a BHC is unable to consistently adhere to definitions, it can request an exemption. If a BHC has to correct an error in prior filings, the BHC should restate and resubmit going back to first quarter of 2009.

All quarterly figures should be reported on a quarterly basis (not on a year-to-date basis).

Provide data for all non-shaded cells, except where the data requested is optional. The BHC is not required to populate cells shaded gray.

If there are no data for certain numerical fields, then populate the fields with a zero (0). If the fields are optional and a BHC chooses not to report data, leave the fields blank. For numerical fields requesting information in percent (e.g. average rates earned), use standard format where .01 = 1%. Do not use non numerical characters in numerical fields.

If the BHC has no information to report in the descriptive fields PPNR Submission footnotes 4, 7, 9, 25 or 27, PPNR NII footnotes 2 or 3, or PPNR Metric footnotes 14, 19, 20, 21, 23, 31, 32, or 34, then populate the fields with "N/A." Do not leave descriptive fields blank.

The BHCs need to ensure that (a) revenues and expenses reported always reconcile on a net basis to the following as defined in the FR Y-9C, Schedule HI, item 3 plus Schedule HI, item 5.m less Schedule HI, item 7.e plus Schedule HI, item 7.c.(1) less PPNR Submission worksheet, item 40, Valuation Adjustment for firm's own debt under fair value option (FVO), (b) Net Interest Income is equal between the PPNR Submission and PPNR Net Interest Income worksheets, and that (c) Average balances reported for the purposes of the PPNR Net Interest Income worksheet equal FR Y-9C, Schedule HC-K, item 5 for item 17, Total Average Asset Balances and an average of FR Y-9C, Schedule HC, item 21 for item 40, Total Average Liability Balances. BHCs should follow the same guidance when restating data to correct any errors either internally identified or identified by the Federal Reserve.

Materiality Thresholds

~~BHCs for which deposits comprise less than 25 percent of total liabilities for any period reported in any of the four most recent FR Y-14Q should complete the PPNR Submission worksheet as well~~

~~as the Metrics by Business Segment/Line and "Firm-Wide Metrics: PPNR Submission Worksheet" sections of the PPNR Metrics worksheet. The Net Interest Income worksheet is optional for these BHCs.~~ All ~~other~~ BHCs should complete all three worksheets, including the Net Interest Income worksheet and the Net Interest Income worksheet section of the PPNR Metrics worksheet.

Report data for all quarters for a given business segment in the PPNR Submission and PPNR Metrics worksheets if the total revenue of that business segment (calculated as the sum of net interest income and noninterest income for that segment), relative to total revenue of the BHC exceeded 5 percent in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q.

If international revenue exceeded 5 percent of total revenue in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, provide regional breakouts (PPNR Metrics worksheet, line items 45A-45D) for all quarters in the PPNR Metrics worksheet.

If International Retail and Small Business revenues exceeded 5 percent of Total Retail and Small Business Segment revenue and Total Retail and Small Business Segment revenues were material based on an applicable 5 percent threshold in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, provide related metrics data for all quarters (PPNR Metrics worksheet, line item 10).

Net Interest Income: Primary and Supplementary Designation
BHCs are expected to report all line items for all worksheets subject to applicable thresholds as detailed in the instructions. In addition, for all BHCs that are required to complete the *PPNR Net Interest Income* worksheet, the *PPNR Net Interest Income* worksheet should be designated as "Primary Net Interest Income." The PPNR Submission worksheet for such BHCs will be "Supplementary Net Interest Income" by default. For BHCs that are not required to complete the *PPNR Net Interest Income* worksheet the *PPNR Submission* worksheet should be designated as "Primary Net Interest Income." PPNR Net Interest Income Worksheet will be "Supplementary Net Interest Income" for such BHCs by default, but is optional. Note that this designation would refer only to the net interest income portion of the worksheets.

G.2—PPNR Net Interest Income (NII) Worksheet

All BHCs ~~for which deposits comprise 25 percent or more of total liabilities for any period reported in any of the four most recent FR Y-14Q~~ are required to submit the Net Interest Income worksheet. BHCs should complete non-shaded cells only; all shaded cells with embedded formulas will self-populate.

This worksheet requires BHCs to provide average asset and liability balances and average yields to calculate net interest income. The total net interest income calculated should equal the total net interest income reported using a business segment/line view in the PPNR Submission worksheet.

The average balances and rates are meant to reflect the average over each quarter as best as possible. The Federal Reserve understands that because of changes in balances over the period, the simple multiplication of average loan rates and balances may not yield the actual interest income. In these cases, the BHCs may report the average loan rate so that it equals a weighted average rate over the period and the interest income total for each quarter reflects historical results or the BHC's projection, as applicable. If the average rates are materially impacted by large shifts in balances over the period, highlight this in documentation supporting the FR Y-14A submission.

Rates on this worksheet are intended to provide a product level view exclusive of transfer pricing activity and should be reported on a gross basis. The reporting of net interest income on the *PPNR Submission worksheets* provide a business line view and should be reported net of transfer pricing adjustments.

G.3—PPNR Metrics

The PPNR Metrics worksheet requests information on certain metrics relevant for the assessment of various components of PPNR. ~~Elements in Section C of the PPNR Metrics worksheet (line items 53 through 87 and either 884A or 88B&C) are required only for BHCs that must complete the Net Interest Income worksheet.~~ All ~~other~~ metrics are required of all BHCs, subject to applicable thresholds.

Metrics in Section A, "Metrics by Business Segment/Line," correspond to Business Segments/Lines on PPNR Submission worksheet. In contrast, Sections B and C are both for firm-wide metrics.

In providing industry market size information, BHCs can use third party data and are not required to independently derive these metrics. Any supporting information should be described in detail, including the data source, and corresponding data should be provided in the worksheet. A BHC, if relying upon third party data for building projections, should still be cognizant of how their estimates would be appropriate across the range of assumed macro-economic conditions in various scenarios or if some adjustment may be appropriate.
BHCs should use internal definitions of proprietary trading and clearly describe the covered activities and transactions in methodology narratives.

If a BHC is unable to provide a metric on the PPNR Metrics worksheet, it should offer a data series for alternative metrics that are considered by the BHC in projecting the relevant component(s) of PPNR and include in the Supporting Documentation required with the FR-14A Projections a discussion of why the standard metric could not be provided.

Section A. Metrics by Business Segment/Line (unless specified otherwise, all numbers are global)**.**
"Metrics by Business Segment/Line" correspond to Business Segments/Lines on the PPNR Submission Worksheet. This means that each metric is reflective of revenues reported on the PPNR Submission worksheet for a given business segment/line, unless explicitly stated otherwise.