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 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 D—Regulatory Capital Transitions

For the purposes of the Regulatory Capital Transitions Schedule, BHCs must reflect the revised regulatory capital rules on a fully phased-in basis (e.g., BHCs should apply 100% of all capital deductions, not assuming the transition provisions for implementation of changes to the capital composition as in the revised regulatory capital rule). Where applicable, BHCs should also reference the methodology descriptions outlined within the FR Y-9C, HC-R, Part IB (final) and part II (draft). Please note, however, that numbers do not need to tie to the FR Y-9C reports, given that the FR Y-14 Transitions schedule requires calculations on a fully phased-in basis.

The Regulatory Capital Transitions FR Y-14A annual schedule collects actual (historical) data for the as-of date and projected fourth quarter data for ~~six~~ five years. All projections in the FR Y-14A Regulatory Capital Transitions schedule should be based under the Supervisory Baseline scenario through the end of Projected ~~Year 6~~Year 5-5 on a year-to-date basis (unless otherwise specified). BHCs should report planned capital actions as included under the Supervisory Baseline scenario. For reporting periods beyond the quarters projected in the BHC's FR-Y-14A Summary schedule, BHCs should adopt assumptions necessary to make reasonable projections of capital ratios, including forecasts of macroeconomic factors and potential earnings through projected ~~year 6~~year 5. All forecasts must be well-developed and well-documented, consistent with the relevant baseline scenario, and internally consistent with the BHC's planned capital actions.

BHCs should provide projections of capital composition, exceptions bucket calculation, risk-weighted assets, and leverage exposures through projected ~~year 6~~year 5 even if the BHC anticipates complying with the proposed fully phased- in 7% Common Equity Tier 1, 8.5% Tier 1 capital, 4% Tier 1 leverage, and 3% supplementary leverage target ratios (inclusive the capital conservation buffer, where applicable) plus any applicable surcharge for systemically important financial institutions (SIFI surcharge) by an earlier date.

Each CCAR Capital Plan must include management's best estimate of a BHC's likely SIFI surcharge. In the process of assessing a BHC's transition path toward compliance with the Revised Capital Framework, supervisors will evaluate the methodology and assumptions used by BHCs in determining the SIFI surcharge, and may adjust such estimates as necessary when evaluating the transition path. See Appendix A: Supporting Documentation for more details about the associated information that must be submitted in addition to this report template.

In the event that a capital plan resubmission prompts a BHC has to submit the FR Y-14A Regulatory Capital Transitions schedule with an as-of date other than September 30, the BHC should treat all columns labeled "Actual in $Millions as of date" as being as-of the date dictated by the capital plan resubmission. The PY1 column should be the projection 1 year from the capital plan resubmission as-of date, PY2 should be the projection 2 years from the capital plan resubmission as-of date, and so forth.

D.3—Advanced Risk-Weighted Assets

Advanced approaches BHCs, including BHCs that are considered as mandatory advanced approaches institutions or that have opted-in voluntarily as an advanced approaches institution, are required to complete the "Advanced RWA" sub-schedule. All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete the "Standardized

RWA" sub-schedule.

In the "Advanced RWA" sub-schedule, BHCs should provide risk-weighted asset estimates reflecting the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013) and the updated market risk capital rule (78 Federal Register 76521, December 18, 2013)released by the U.S. banking agencies.

BHCs that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the sub-schedule. However, if a BHC projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the BHC should complete the market risk-weighted asset section within the sub-schedule. Please refer to the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013) and the updated market risk capital rule (78 Federal Register 76521, December 18, 2013)released by the U.S. banking agencies for details of the requirements.

Advanced approaches BHCs that are unable to provide advanced approaches risk weighted asset estimates should send formal written notification to the Federal Reserve and specify the affected portfolios, current limitations that preclude the BHC from providing advanced approaches RWA estimates as well as management's plan for addressing those limitations. The notification should be sent to info@CCAR.frb.org.

MDRM codes have been included in the sub-schedule (column C) and correspond to the definitions for the FFIEC 101 line items where applicable.

Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor where applicable – Applicable to Advanced Approaches Banking Organizations
Risk-weighted assets should reflect the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets where relevant, unless noted otherwise.

Line item 1 Credit RWA
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3 line items 2, 15, 21, 25, 29, 30 and 31.

Line item 2 through 30 Various
Definition of the BHC's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013).

Line item 2 Wholesale Exposures

Line item 3 Wholesale Exposures: Corporate

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 1 column G

Line item 4 Wholesale Exposures: Bank

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 2 column G

Line item 5 Wholesale Exposures: Sovereign

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 3 column G

Line item 6 Wholesale Exposures: IPRE

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 4 column G

Line item 7 Wholesale Exposures: HVCRE

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 5 column G

Line item 8 Wholesale Exposures: Counterparty Credit Risk

Line item 9 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions oand OTC derivatives with cross-product netting—EAD adjustment method)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 6 column G

Line item 10 Wholesale Exposures: Counterparty Credit Risk Risk (Eligible margin loans, repostyle transactions oand OTC derivatives with cross-product netting—collateral reflected in LGD)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 7 column G

Line item 11 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 7 column G

Line item 12 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule

B line item 8 column G

Line item 13 Wholesale Exposures: Counterparty Credit Risk (OTC derivative—no cross-product netting—EAD adjustment method)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 9 column G

Line item 14 Wholesale Exposures: Counterparty Credit Risk (OTC derivatives—no cross-product netting—collateral reflected in LGD)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 10 column G

Line item 15 Retail Exposures

Line item 16 Retail Exposures: Residential mortgage—closed-end first lien exposure

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 12 column G

Line item 17 Retail Exposures: Residential mortgage—closed-end junior lien exposure

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 13 column G

Line item 18 Retail Exposures: Residential mortgage—revolving exposures

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 14 column G

Line item 19 Retail Exposures: Qualifying revolving exposures

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 15 column G

Line item 20 Retail Exposures: Other retail exposures

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 16 column G

Line item 21 Securitization Exposures

Line item 22 Securitization Exposures: Subject to supervisory formula approach (SFA)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 17 column G

Line item 23 Securitization Exposures: Subject to simplified supervisory formula approach (SSFA)

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 18 column G

Line item 24 Securitization Exposures: Subject to 1,250% risk-weight

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 19 column G

Line item 25 Cleared Transaction

Line item 26 Cleared Transaction: Derivative contracts and netting sets to derivatives

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 20 column G

Line item 27 Cleared Transaction: Repo-style transactions

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 21 column G

Line item 28 Cleared Transaction: Default fund contributions

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 22 column G

Line item 29 Equity Exposures

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 23, 24, and 25 column G

Line item 30 Other Assets

Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B line item 26, 27, and 28 column G

Line item 31 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)

This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3 line items 32 and 35.

Line item 32 Advanced Credit Valuation Adjustment (CVA) Approach
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3 line items 33 and 34. The amount derived is consistent with the definitions provided in FFIEC 101 Schedule B line item 31.b Column G.

Line item 33 Credit Valuation Adjustment (CVA) Ccapital cCharge (Risk-Weighted Asset Equivalent); Advanced CVA Approach: Unstressed Value at Risk (VaR) with Multipliers Stand-alone 10-day value-at-risk (VaR) calculated on the set of credit valuation adjustments (CVAs) for all Over- the-counter (OTC) derivatives counterparties together with eligible credit valuation adjustment (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. The bank must multiply the reported value-at-risk by three times, consistent with the approach used in calculating market risk capital charge (three-time multiplier). The 1.06 scaling factor does not apply.

BHC should report 0 if it does not use the advanced credit value adjustment (CVA) approach.

Line item 34 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach: Stressed Value at Risk (VaR) with multipliers Stand-alone 10-day stressed Value-at-risk (VaR) calculated on the set of credit valuation adjustments (CVAs) for all over-the-counter (OTC) derivatives counterparties together with eligible credit valuation adjustments (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. It should reflect three-times multiplier. The 1.06 scaling factor does not apply. BHC should report 0 if it does not use the advanced credit valuation adjustments (CVA) approach.

Line item 35 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent): Simple CVA Approach
Risk-weighted asset (RWA) equivalent using the simple credit valuation adjustment (CVA) approach.

Report the amount consistent with the definitions provided in FFIEC 101 Schedule B line item 31.a Column G.

Advanced Approaches Operational Risk
Line item 36 Operational RWA
Report the amount consistent with the definitions provided in FFIEC 101 Schedule B line item 35 Column GDefinition of the BHC's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the revised regulatory

capital rule (78 Federal Register 62018, October 11, 2013).

Market Risk

If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Line item 37 Market RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3 line items 38, 39, 40, 41, 46, 49, and 56. The amount derived is consistent with the definitions provided in FFIEC 101 Schedule B line item 34 Column G.

Line item 38 Value at Risk (VaR) with Multipliers (general and specific risk)

Report the greater of previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Line item 39 Stressed Value-at-Risk (VaR) with Multipliers (general and specific risk)
Report the greater of most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Line item 40 Incremental Risk Capital Charge (IRC)
Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 12 weeks.

Line item 41 Correlation Trading
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3 line item 42 and 43. Line item 43 is multiplied by 0.08.

Line item 42 Correlation Trading: Comprehensive Risk Measurement (CRM), Before Application of Surcharge
Risk-weighted asset equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement, before the application of the 8% surcharge based on the standardized measurement method. Report the greater of most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks.

Line item 43 Correlation Trading: Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM)
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the max of Schedule D.3 line items 44 and 45.

Line item 44 Correlation Trading: Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net long
100% of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement.

Line item 45 Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net Short
100% of the risk-weighted asset equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement.

Line item 46 Non-modeled Securitization
This item is a shaded cell and is derived from other items in the schedule; no input required. Formula embedded in the schedule; no input required. The capital charge (or risk-weighted asset equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the net long and net short positions. For purposes of CCAR submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250% risk weight or the equivalent of a deduction) should be captured here by including values in lines 47 and 48.

This is the max of Schedule D.3 line items 47 and 48.

Line item 47 Non-modeled Securitization: Net Long
Risk-weighted asset equivalent according to the standardized measurement method for net long non- modeled securitization exposures including nth-to- default credit derivatives. For

purposes of CCAR submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250% risk weight or the equivalent of a deduction) should be included here.

Line item 48 Non-modeled Securitization: Net Short
Risk-weighted asset equivalent according to the standardized measurement method for net short non- modeled securitization exposures including nth-to- default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250% risk weight or the equivalent of a deduction) should be included here.

Line item 49 Standardized Specific Risk (excluding securitization and correlation)
This item is a shaded cell and is derived from other items in the schedule; no input required. Risk-weighted asset equivalent for specific risk based on the standardized measurement method as applicable. This should not include the risk-weighted assets according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non- correlation related traded securitization exposures.

This is the sum of Schedule D.3 line items 50, 51, 52, 53, 54, and 55.

Line item 50 Sovereign debt positions
Report specific risk add-ons for sovereign debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 51 Government sponsored entity (GSE) debt positions
Report specific risk add-ons for GSE debt positions for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 52 Depository institution, foreign bank, and credit union debt positions
Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 53 Public sector entity (PSE) debt positions
Report total specific risk add-on for PSE debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 54 Corporate debt positions
Report Specific risk add-on for corporate debt positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 55 Equity
Report specific risk add-on for equity positions, for which the BHC's VaR-based measure does not capture all material aspects of specific risk.

Line item 56 Other Market Risk
If the BHC is unable to assign market risk-weighted assets to one of the above categories, they should be reported in this line. If no such requirements exist, 0 should be entered.

Other

Line item 57 Assets subject to the general risk-based capital requirements
Report the amount consistent with the definitions provided in FFIEC 101 Schedule B line item 32 Column G.~~Definition of the BHC's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 r~~Report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013).

Line item 58 Other RWA
If the BHC is unable to assign RWA to one of the above categories, even on a best-efforts basis, they should be reported in this line.

Line item 59 Excess eligible credit reserves not included in tier 2 capital
~~I~~nclude excess eligible credit reserves not included in tier 2 capital, consistent with the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013). ~~Definition of the BHC's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report.~~

Report the amount consistent with the definitions provided in FFIEC 101 Schedule B line item 33 Column G

Line item 60 Total Risk-Weighted Assets
This item is a shaded cell and is derived from other items in the schedule, no input required.

This is the sum of Schedule D.3 line items 1, 36, 37, 57, 58, and 55 minus Schedule D.3 line item 59.

Line item 61 Data Completeness Check
This item is a shaded cell and to check that all nonshaded cells have been completed. If "No" appears, please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable. Please ensure that "Yes" appears across all cells.

D.4—Standardized Risk-Weighted Assets

All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete "Standardized RWA" sub-schedule. In addition, advanced approaches BHCs are required to complete "Advanced RWA " sub-schedule due to the floor requirement per the Collins Amendment under Section 171 of the DFA.

For the purpose of completing the "Standardized RWA" sub-schedule, BHCs are required to report credit risk- weighted assets using the methodologies in the standardized approach of the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013). BHCs that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the sub-schedule. However, if a BHC projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the BHC should complete the market risk-weighted asset section within the sub-schedule. Please refer to the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013) and the updated market risk capital rule (78 Federal Register 76521, December 18, 2013) for details of the requirements.

Where possible, please reference the definitions on Standardized RWA that is provided in the draft version of the HC-R, Part II, on a fully phased-in basis.

Standardized Approach Credit Risk

Line item 1 Credit RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.4 line items 2 and 22.

Line item 2 Balance Sheet Asset Category RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.4 line items 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, and 20..

Line item 3 Cash and balances due from depository institutions

Report the total risk-weighted asset amount of cash and balances due from depository institutions.

Line item 4 Federal funds sold and securities purchased under agreements to resell

Report the total risk-weighted asset amount of federal funds sold and securities purchased under agreements to resell, including reverse repurchase agreements.

Securities (Excluding securitization)

Line item 5 Held-to-maturity

Report the total risk-weighted asset amount of amortized cost of held-to-maturity (HTM) securities excluding those securities that qualify as securitization exposures as defined in §.2 of the revised regulatory capital rules.

Line item 6 Available-for-sale

Report the total risk-weighted fair value of available-for-sale (AFS) securities, excluding those securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules.

Loans and leases on held for sale

Line item 7 Residential Mortgage exposures

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) composed of items related to residential mortgage exposures.

Line item 8 High Volatility Commercial Real Estate

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) related to high volatility commercial real estate exposures (HVCRE), as defined in §.2 of the revised regulatory capital rules, including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Line item 9 Past due exposures

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) that are 90 days or more past due or on non-accrual status according to the requirements set forth in §.32(k) of the revised regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in §.32(a) and §.32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status.

Line item 10 All other exposures

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) that are not reported in items 7 through 9.

Loans and leases, net of unearned income

Line item 11 Residential mortgage exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income, composed of items related to residential mortgage exposures, including the carrying value of the guaranteed portion of FHA and VA mortgage loans, loans secured by 1-4 family residential properties and by multifamily residential properties, as well as loans that meet the definition of statutory multifamily mortgage according to §.2 of the revised regulatory capital rules.

Line item 12 High Volatility Commercial Real Estate

Report the total risk-weighted asset amount of loans and leases, net of unearned income that are related to high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Line item 13 Past due exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income, that are 90 days or more past due or on non-accrual status according to the requirements set forth in §.32(k) of the revised regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in §.32(a) and §.32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status.

Line item 14 All other exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income that are not reported in items 11 through 13.

Line item 15 Trading assets (excluding securitizations that receive standardized charges)
If the BHC is subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that do not meet the definition of a covered position per the market risk capital rules, excluding those trading assets that do not meet the definition of a covered position per the market risk capital that are securitization exposures as defined in §.2 of the regulatory capital rules.

If the BHC is not subject to the market risk capital rules, report the total risk-weighted fair value of trading assets, excluding those trading assets that are securitization exposures as defined in §.2 of the regulatory capital rules.

Line item 16 All other assets
Include total risk-weighted amounts of items such as "Premises and fixed assets," "Other real estate owned," "Investments in unconsolidated subsidiaries and associated companies," "Direct and indirect investments in real estate ventures," "Goodwill," "Other intangible assets," and "Other assets," excluding those trading assets that are securitization exposures as defined in §.2 of the regulatory capital rules. Also include the total risk-weighted amount of default fund contributions made by the banking organization to central counterparties (CCP) and collateral provided by the banking organization to CCPs that is not bankruptcy remote as described in §.35 of the regulatory capital rules.

Securitization exposures
Line item 17 Held-to-maturity
Report the total risk-weighted asset amount of amortized cost of held-to-maturity (HTM) securities that are securitization exposures.

Line item 18 Available-for-sale
Report the total risk-weighted asset amount of available-for-sale (AFS) securities that are securitization exposures.

Line item 19 Trading assets that are securitization exposures that receive standardized charges
If the BHC is subject to the market risk capital rules, report the total risk-weighted fair value of the portion of trading assets reported that are securitization exposures that do not meet the definition of a covered position per the market risk capital rules.

If the BHC is not subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that are securitization exposures.

Line item 20 All other on-balance sheet securitization exposures
Report the total risk-weighted amount of any qualifying on-balance sheet securitization exposures which are not included above.

Line item 21 Off-balance sheet securitization exposures

Consistent with the draft HC-R, part II instructions, report the total risk-weighted amount of all off-balance sheet items included in Schedule HC-L or HC-S that qualify as securitization exposures.

Derivatives and Off-Balance Sheet Items

Line item 22 Derivatives and Off-Balance Sheet Items RWA
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.4 line items 21, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34.

Line item 23 Financial standby letters of credit
Report the total risk-weighted amount of all financial standby letters of credit that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Line item 24 Performance standby letters of credit and transaction related contingent items
Report the total risk-weighted amount of transaction related contingent items, which includes the face amount of performance standby letters of credit and any other transaction related contingent items that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Line item 25 Commercial and similar letters of credit

Report the the total risk-weighted amounts of commercial and similar letters of credit, including self-liquidating, trade-related contingent items that arise from the movement of goods, with an original maturity of one year or less that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Line item 26 Retained recourse on small business obligations sold with recourse

Report the total risk-weighted amount of retained recourse on small business obligations that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994, a "qualifying institution"[13] that transfers small business loans and leases on personal property (small business obligations) with recourse in a transaction that qualifies as a sale under generally accepted accounting principles (GAAP) must maintain risk-based capital only against the amount of recourse retained, provided the institution establishes a recourse liability account that is sufficient under GAAP. Only loans and leases to businesses that meet the criteria for a small business concern established by the Small Business Administration under Section 3(c) of the Small Business Act (12 U.S.C. 631) are eligible for this favorable risk-based capital treatment.

Line item 27 Repo-style transactions (excluding reverse repos)

[13] In general, a "qualifying institution" is one that is well capitalized without regard to the Section 208 provisions. If a bank ceases to be a qualifying institution or exceeds the retained recourse limit set forth in banking agency regulations implementing Section 208, all new transfers of small business obligations with recourse would not be

treated as sales. However, the reporting and risk-based capital treatment described above will continue to apply to any transfers of small business obligations with recourse that were consummated during the time the bank was a "qualifying institution" and did not exceed the limit.

Report the total risk-weighted amount of repo-style transactions, which is composed of the sum of the amount of securities lent, the amount of securities borrowed, and the amount of securities sold under agreements to repurchase that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Exclude the amount of securities purchased under agreements to resell (i.e., reverse repos).

Line item 28 All other off-balance sheet liabilities

Report the total risk-weighted amount of all other off-balance sheet liabilities that are covered by the regulatory capital rules as well as the amount of those credit derivatives that are covered by the regulatory capital rules, but do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules, and have not been included in any of the preceding items in the Derivatives and Off-Balance Sheet section.

Unused commitments
Line item 29 Original maturity of one year or less, excluding ABCP conduits

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less, excluding ABCP facilities that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the holding company have a zero percent credit conversion factor. The unused portion of such commitments should be excluded from this item and included in line item 32.

Note that "original maturity" is defined as the length of time between the date a commitment is issued and the date of maturity, or the earliest date on which the banking organization: (1) is scheduled to, and as a normal practice actually does, review the facility to determine whether or not it should be extended and; (2) can unconditionally cancel the commitment.

Line item 30 Original maturity of one year or less to ABCP

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less to ABCP facilities that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item and included in line item 32.

Line item 31 Unused commitments: Original maturity exceeding one year

Report the total risk-weighted amount of the unused portion of the eligible liquidity facility with an original maturity exceeding one year, are subject to the risk-based capital rules, and do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion

factor. The unused portion of such commitments should be excluded from this item and included in line item 32.

Line item 32 Unconditionally cancelable commitment

Report the total risk-weighted amount unconditionally cancelable commitments that are subject to the regulatory capital rules that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be reported in this item.

Line item 33 Over-the-counter derivatives

Report the total risk-weighted credit equivalent amount of over-the-counter derivative contracts covered by the regulatory capital rules. Include over-the-counter credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include centrally cleared derivative contracts. Do not include over-the-counter credit derivative contracts that meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Line item 34 Centrally cleared derivatives

Report the total risk-weighted credit equivalent amount of centrally cleared derivative contracts covered by the regulatory capital rules. Include centrally cleared credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include over-the-counter derivative contracts. Do not include centrally cleared derivative contracts that meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Market Risk

If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

For items 35 to 54, refer to instructions for items 37 to 56, respectively, for market risk under Advanced Risk Weighted Assets.

Line item 35 Market RWA

Refer to Schedule D.3 line items 37

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the sum of Schedule D.4 line items 36, 37, 38, 39, 44, 47, and 54.

Line item 36 VaR with Multiplier

Refer to Schedule D.3 line items 38

Line item 37 Stressed VaR with Multiplier

Refer to Schedule D.3 line items 39

Line item 38 Incremental Risk Charge (IRC)
Refer to Schedule D.3 line items 40

Line item 39 Correlation Trading
Refer to Schedule D.3 line items 41

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the sum of Schedule D.4 line item 40 and 41. Line item 41 is multiplied by 0.08.

Line item 40 Comprehensive Risk Measurement (CRM), Before Application of Surcharge
Refer to Schedule D.3 line items 42

Line item 41 Standardized Measurement Method (100%) for Exposures Subject to CRM
Refer to Schedule D.3 line items 43

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the max of Schedule D.4 line item 42 and 43.

Line item 42 CRM Floor Based on 100% of Standardized - Net Long
Refer to Schedule D.3 line items 44

Line item 43 CRM Floor Based on 100% of Standardized - Net Short
Refer to Schedule D.3 line items 45

Line item 44 Non-modeled Securitization
Refer to Schedule D.3 line items 46

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the max of Schedule D.4 line item 45 and 46.

Line item 45 Net Long
Refer to Schedule D.3 line items 47

Line item 46 Net Short
Refer to Schedule D.3 line items 48

Line item 47 Specific risk add-on (excluding securitization and correlation)
Refer to Schedule D.3 line items 49

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the sum of Schedule D.4 line items 48, 49, 50, 51, 52, and 53.

Line item 48 Sovereign debt positions
Refer to Schedule D.3 line items 50

Line item 49 Government sponsored entity debt positions
Refer to Schedule D.3 line items 51

Line item 50 Depository institution, foreign bank, and credit union debt positions
Refer to Schedule D.3 line items 52

Line item 51 Public sector entity debt positions
Refer to Schedule D.3 line items 53

Line item 52 Corporate debt positions
Refer to Schedule D.3 line items 54

Line item 53 Equity
Refer to Schedule D.3 line items 55

Line item 54 Other market risk
Refer to Schedule D.3 line items 56

Other

Line item 55 Excess allowance for loan and lease losses
Report the amount (report as positive value), if any, by which the banking organization's allowance for loan and lease losses exceeds 1.25% of the banking organization's gross risk-weighted assets.

Line item 56 Allocated transfer risk reserve
Report the entire amount (report as positive value) of any allocated transfer risk serve (ATRR) the reporting banking organization is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 347 of the FDIC's Rules and Regulations, and

12 CFR Part 28, Subpart C (OCC)), and in any guidelines, letters, or instructions issued by the agencies. The entire amount of the ATRR equals the ATRR related to loans and leases held for investment (which is reported in Schedule RI-B, part II, Memorandum item 1) plus the ATRR for assets other than loans and leases held for investment.

Line item 57 Total Risk-Weighted Assets
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the total of Schedule D.4 line items 1 plus, 35 minus, 55 minus 56.

Line item 58 Data Completeness Check
This item is a shaded cell and to check that all nonshaded cells have been completed. If "No" appears, please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable. Please ensure that “Yes” appears across all cells.