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.

Schedule C—Regulatory Capital Instruments

General guidance

The FR Y-14Q Regulatory Capital Instruments quarterly schedules collect historical data of BHCs' balances of the funded instruments that are included in regulatory capital. They collect historical data at the CUSIP level on the balances of each funded regulatory capital instrument, in addition to information on any issuances and redemptions of individual instruments that occurred during the quarter. **~~Beginning with the submission as of Q3 2014, a~~All subordinated debt instruments must be included, regardless of whether or not the instrument is included in regulatory capital.**

Additionally, a one-time submission of all subordinated debt as of quarter end June 30, 2016, separate from the regular quarterly submission, must be reported that includes all of the information required in schedule C.3 (Issuances During Quarter) for each subordinated debt instrument outstanding as of quarter end. ~~Note that For respondents that are filing the Regulatory Capital Instruments schedule for the Q3 2015~~4 ~~reporting period, this one-time submission should be made for the Q3 2015~~4 ~~reporting period. For all other respondents this one-time submission should be made concurrently with their initial submission of the Regulatory Capital Instruments schedule. This one-time submission should be submitted separately with a file name that includes "One-Time Sub Debt," and should be made on the Issuances During Quarter worksheet of the FR Y-14Q Regulatory Capital Instruments Excel template.~~

Note: The quarterly schedule does not require BHCs to report changes in the balances of capital instruments due to amortizations or accretions as either Redemptions or Issuances.

C.1—Regulatory Capital Instruments as of Quarter End

This worksheet collects historical information on the BHCs' regulatory capital instruments as of the end of the most recent quarter. Complete this worksheet with details on each of the funded capital instruments your BHC includes in regulatory capital as of quarter end. For each instrument, provide the applicable details below:

Column Instructions

Column B Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Column C Instrument type

Report the type of regulatory capital instrument. Instruments should be reported based on whether they were included in Tier 1 or Tier 2 regulatory capital. Select from options in the drop down box.

Column D General risk based capital rules treatment
Report the regulatory capital treatment for the instrument under the general risk-based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column E Revised regulatory capital rule (July 2013) treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column F Cumulative/noncumulative
Report whether the instrument's coupon/dividend is cumulative or noncumulative. Select from options in the drop down box.

Column G Notional amount ($Millions)
Report the notional dollar amount of the instrument as of quarter end.

Column H Amount recognized in regulatory capital ($Millions)
Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

Column I Comments
Use this field to report any supporting information regarding the instrument.

C.2—Regulatory Capital Instrument Repurchases/Redemptions During Quarter

BHCs are to complete this worksheet with details on any repurchase or redemption activity for its capital instruments during the quarter. For each instrument that was subject to a redemption or repurchase, provide the applicable details below:

Column Instructions

Column B Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Column C Instrument type
Report the type of regulatory capital instrument. Select from options in the drop down box.

Column D General risk based capital rules treatment
Report the regulatory capital treatment for the instrument under the general risk-

based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column E Revised regulatory capital rule (July 2013) treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column F Redemption action
Report the redemption action executed on the instrument. Select from options in the drop down box.

Column G Date on which action was executed (mm/dd/yyyy)
Report the date on which the redemption/repurchase action was executed.

Column H Notional amount transacted ($Millions)
Report the notional dollar amount by which the instrument was reduced as a result of the redemption/repurchase action.

Column I Regulatory capital amount transacted ($Millions)
Report the dollar amount of regulatory capital by which the instrument was reduced as a result of the redemption/repurchase action.

Column J Notional amount remaining at quarter end ($Millions)
Report the remaining notional dollar amount of the instrument as of quarter end.

Column K Amount recognized in regulatory capital remaining at quarter end ($Millions)
Report the remaining dollar amount of the instrument that was included in regulatory capital as of quarter end.

Column L Comments
Use this field to report any supporting information regarding the instrument.

Note: Do not use this worksheet to report decreases in the amount of any capital instrument that are the result of amortizations of the remaining balance of the instrument. Any changes due to amortizations of instruments that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

C.3 – Regulatory Capital Instruments Issuances During Quarter

BHCs are to complete this worksheet with details on any issuances of capital instruments that were included in regulatory capital during the quarter. For each issued instrument, provide the applicable details below:

Column Instructions

Column B Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC

Column C Instrument type
Report the type of regulatory capital instrument. Instruments should be reported based on whether they were actually included in Tier 1 or Tier 2 regulatory capital. Select from options in the drop down box.

Column D Is issuance result of conversion?
Report whether the issued instrument is the result of a conversion. Select from options in the drop down box.

Column E If conversion, indicate CUSIP of original instrument
For issuances that are the result of a conversion, report the CUSIP of the instrument from which the new issuance was converted.

Column F Date of issuance (mm/dd/yyyy)
Report the date the instrument was issued.

Column G General risk based capital rules treatment
Report the regulatory capital treatment for the instrument under the general risk-based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column H Revised regulatory capital rule (July 2013) treatment
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

Column I Cumulative/noncumulative
Report whether the instrument's coupon/dividend is cumulative or noncumulative. Select from options in the drop down box.

Column J Notional amount transacted ($Millions)
Report the notional dollar amount of the issued instrument.

Column K Regulatory capital amount transacted ($Millions)
Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

Column L Perpetual/dated
Report whether the issued instrument is of fixed maturity ("dated") or of no fixed date when capital will be returned to the investor ("perpetual"). Select from options in the drop down box.

Column M If dated, date of maturity (mm/dd/yyyy)
For instruments of fixed maturity (i.e., "dated" instruments), report the maturity

date. For "perpetual" instruments, report "NA".

Column N Issuer call
Report whether there is an issuer call option for the instrument. Select from options in the drop down box.

Column O If callable, optional call date (mm/dd/yyyy)
For instruments that feature an issuer call option, report the first date of call.

Column P Fixed/floating
Report whether the instrument has a fixed or floating coupon/dividend. Select from options in the drop down box.

Column Q Coupon/dividend rate (bps)
For instruments with fixed coupon/dividends, report the coupon/dividend rate for the instrument. For instruments that have a floating coupon/dividend or that have neither a fixed nor floating coupon/dividend rate (such as common stock), input the coupon/dividend rate paid in the reporting quarter.

Column R Index
For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. For instruments with a fixed coupon/dividend rate, report "NA". Select from options in the drop down box.

Column S Spread over index (bps)
For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50"). For instruments that have a fixed coupon/dividend rate or that have neither a fixed nor floating coupon/dividend rate, report "NA".

Column T Existence of step up or other incentive to redeem
Report whether the instrument features a step up or other incentive to redeem the security. Step–up securities initially pay the investor an above–market yield for a short period and then, if not called, ''step up'' to a higher coupon rate. Select from options in the drop down box.

Column U Convertible/non-convertible
Report whether the instrument is convertible into another instrument or non–convertible. Select from options in the drop down box.

Column V If convertible, mandatory or optional conversion?
For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non–convertible instruments, report "NA". Select from options in the drop down box.

Column W If convertible, specify the instrument type into which it will convert
For instruments that are convertible into another instrument, report the type of instrument into which the instrument will convert. For non–convertible

instruments, report "NA". Select from options in the drop down box.

Column X Comments

Use this field to report any supporting information regarding the instrument.

Do not use this worksheet to report increases in the amount of any capital instruments that are the result of accretions that occurred during the quarter. Any changes due to accretions that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

Issuances of common stock associated with employee compensation plans should be reported on this worksheet.

Column Y Carrying value, as of quarter-end ($Millions)

Report the carrying value of the instrument. This number should match the value that enters in FR Y-9C line item BHCK4062 "Subordinated notes and debentures" and should be equal to the sum of column J, Z, and AA.

Column Z Unamortized discounts, premiums, and fees, as of quarter-end ($Millions)

Report the dollar amount of unamortized discounts, premiums, and fees associated with the instrument.

Column AA Fair value of swaps, as of quarter end($Millions)

Report the dollar value of swaps associated with the instrument that enter FR Y-9C line item BHCK4062 "Subordinated notes and debentures".

Column BB Interest rate swap issue date (mm/dd/yyyy)

If there is an interest rate swap associated with the instrument that is accounted for in FR Y-9C line item BHCK4062 "Subordinated notes and debentures" and BHCK4397 "Interest on Subordinated Notes and Debentures and on Mandatory Convertible Securities", report the issue date of the swap.

Column CC Interest rate swap maturity date (mm/dd/yyyy)

Report the maturity date of the interest rate swap associated with the instrument.

Column DD Notional amount of interest rate swap ($Millions)

Report the notional dollar amount of the interest rate swap associated with the instrument.

Column EE Swap fixed payment rate (bps)

If the interest rate swap is floating-to-fixed, report the fixed interest rate payment..

Column FF Swap payment index

If the interest rate swap is fixed-to-floating, report the index to which the swap payment is linked. For instruments with a fixed coupon/dividend receipt rate, report "NA". Select from options in the drop down box. If the index is not available in the drop down box, please specify currency in the Comments field.

Column GG Swap payment spread over index (bps)

If the interest rate swap is fixed-to-floating, report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50") for the floating payment. For swaps that have a fixed coupon/dividend receipt rate or that have neither a fixed nor floating coupon/dividend receipt rate, report "NA".

Column HH Currency denomination of the instrument

Report the currency the instrument is denominated in. Select from options in the drop down box. If the relevant currency is not in the drop down box, please specify the currency in the Comments field.

Column II Currency of foreign exchange swap payment

If a foreign exchange swap is associated with the instrument, report the currency of the swap payment. For example, for an instrument denominated in EUR, a foreign exchange swap may imply a USD payment for a receipt of EUR. The currency of the swap payment is thus USD. Select from options in the drop down box. If the relevant currency is not in the drop down box, please specify the currency in the Comments field. If the terms of the swaps associated with the instrument and accounted for in FR Y-9C line item BHCK4062 "Subordinated notes and debentures" and BHCK4397 "Interest on Subordinated Notes and Debentures and on Mandatory Convertible Securities" are not represented adequately in columns BB to II on the form, please provide additional information on swaps in the Comments field.

Column JJ Notional amount of foreign exchange swap ($ Million)

Report the notional dollar amount of the foreign exchange swap associated with the instrument.

Column KK Exchange rate implied by foreign exchange swap (II/HH)

Report the exchange rate of the foreign exchange swap. Express the exchange rate as the amount of currency reported in column II per unit of currency reported in column HH.

Column LL Y-9C BHCK 4062 reconciliation

If the carrying value in column Y differs from the amount that enters in ~~in~~ FR Y-9C line item BHCK 4062, or if the sum of columns J, Z and AA does not add up to the carrying value, provide an explanation in this field. Also provide an explanation for the discrepancy between the sum of carrying values in column Y and the amount reported in FR Y-9C line item BHCK 4062. The discrepancy may come from life-time preferred stock included in BHCK 4062 for example (include this explanation in the field for instrument Nr. 1).