OMB No. 7100-0341
Expiration Date: March 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.

Schedule F – Business Plan Changes

This schedule is used to estimate the effect of a material change in business plan on a BHC's asset, liability, and capital projections.[1] Examples of a material change in business plan could include a planned merger, change in a key business strategy, a significant investment, or a divestiture, provided that the divestiture has been completed or contractually agreed to prior to the submission deadline of FR Y-14A Schedule A.

BHCs with a material change in business plan must report this schedule.

Using the format of the Y-14A summary schedule, for a given supervisory scenario, report the dollar amount of the effect of a material change in business plan on the balance sheet, income statement, RWA, retail balance and loss projections, and capital worksheet items of the Y-14A Summary schedule. In quarters in which no change in business plan occurs, report zero for all of those fields. Separately report this information for each of the supervisory scenarios (Baseline, Adverse, and Severely Adverse).

Example of What to Report: Suppose that, as of 3Q2014 (the data as of date for CCAR 2015), a BHC has a US first lien mortgage portfolio of $100 million which is projected to grow by $5 million per quarter over the planning horizon. In the first quarter of the planning horizon (4Q2014 for CCAR 2015) the BHC completes a divesture of a $20 million portfolio and enters an agreement to acquire a $40 million portfolio, estimated to close in the fourth quarter of the planning horizon (3Q2015 for CCAR 2015). Further suppose that all of the projections mentioned above correspond to projections under the Supervisory Severely Adverse scenario.

On its Y-14A Summary schedule for the Supervisory Severely Adverse scenario, the BHC would report the projected balances of its US first lien mortgage portfolio on Item 1 of the Retail Balance and Loss Projections worksheet (RBLP) (MDRM number CPSRP381). These balances would correspond to column (2) in Exhibit 1, below.

The BHC would also be required to submit a Business Plan Changes Data Submission for the supervisory scenarios. In the submission for the Supervisory Severely Adverse scenario, the BHC would report the dollar amount of the effect that the merger and divestiture would have on the projected balances of its

[1] A BHC is required include in its capital plan a discussion of any expected changes to the BHC's business plan that are likely to have a material impact on the BHC's capital adequacy or liquidity. See 12 CFR 225.8(e)(2)(iv).
In this discussion, the BHC should consider not just the impacts of these expected changes, but also the potential adverse consequences should the actions not result in the planned changes—e.g., a merger plan falls through, a change in business strategy is not achieved, or there is a loss on the planned significant investment.

US first lien mortgage portfolio on Item 1 of the RBLP (MDRM number CPSRP381). These balances would correspond to column (4) in Exhibit 1, below.

Exhibit 1: Decomposition of Planned Acquisition from Portfolio Growth

(1) Projection Quarter	(2) Y-14A RBLP, Line 1	(3) Portfolio Growth	(4) BPC RBLP, Line 1	
3Q14	100			
4Q14	85	5	-20	**<- Divestiture**
1Q15	90	5	0	
2Q15	95	5	0	
3Q15	140	5	40	**<- Acquisition**
4Q15	145	5	0	
1Q16	150	5	0	
2Q16	155	5	0	
3Q16	160	5	0	
4Q16	165	5	0	

Note: Column (3) of exhibit 1 is not explicitly reported in either the Y-14 or the Business Plan Changes Data Submission. It is included in exhibit 1 for illustration only.

The same procedures used to submit the Y-14A Summary schedule should be used in preparing the Business Plan Changes Data Submission. You should follow the Y-14 technical instructions, with three exceptions:

1. Report the business plan changes data in a separate file from the Y-14A Summary submission, using the following naming convention:

BPC_<Reporting Period (YYYYMMDD)>_<RSSD ID>_<File Creation Date (DD_MM_YYYY)>.xml

2. Only report business plan changes data for the fields on the balance sheet, income statement, RWA, retail balance and loss projections, and CCAR capital worksheets of the Y-14A Summary schedule affected by the business plan change.
3. Populate the scenario description field (MDRM number CCARP006, STRESS TEST SCENARIO) as described in table 1.

Table 1: Scenario description fields to use for business plan changes data submission

Scenario	CCARP006
Supervisory baseline – business plan changes	"BPC Supervisory Baseline"
Supervisory adverse – business plan changes	"BPC Supervisory Adverse"
Supervisory severely adverse – business plan changes	"BPC Supervisory Severely Adverse"