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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 4 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.

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INSTRUCTIONS FOR PREPARATION OF
Capital Assessments and Stress Testing Report
FR Y-14Q

GENERAL INSTRUCTIONS

The Capital Assessments and Stress Testing Report (FR Y-14Q report) collects detailed data on bank holding companies' (BHCs) various asset classes, capital components, and categories of pre-provision net revenue (PPNR) on a quarterly basis, which will be used to support supervisory stress testing models and for continuous monitoring efforts.

The FR Y-14Q report is comprised of Retail, Securities, Regulatory Capital Instruments, Regulatory Capital Transitions, Operational, Trading, PPNR, Wholesale, MSR Valuation Schedule, Retail Fair Value Option/Held for Sale, Supplemental, Counterparty and Balances schedules, each with multiple supporting worksheets. All of the data schedules are to be submitted for each reporting period unless materiality thresholds apply. The number of schedules a BHC must complete is subject to materiality thresholds and certain other criteria.

BHCs may also be required to submit qualitative information supporting their projections, including descriptions of the methodologies used to develop the internal projections of capital across scenarios and other analyses that support their comprehensive capital plans. Further information regarding the qualitative and technical requirements of required supporting documentation is provided in individual schedules as appropriate, as well as in the Supporting Documentation instructions (Appendix A). When submitting supporting documentation, provide each response in a separate document.

Who Must Report

A. Reporting Criteria

Bank holding companies (BHCs) with total consolidated assets of \$50 billion or more, as defined by the capital plan rule (12 CFR 225.8), are required to submit the Capital Assessment and Stress Testing report (FR Y-14A/Q/M) to the Federal Reserve. The capital plan rule defines total consolidated assets as the average of the company's total consolidated assets over the course of the previous four calendar quarters, as reflected on the BHC's Consolidated Financial Statement for Bank Holding Companies (FR Y-9C). Total assets shall be calculated based on the due date of the bank holding company's most recent FR Y-9C. If the BHC has not filed an FR Y-9C for each of the four most recent quarters, the average of the BHC's total consolidated assets in the most recent consecutive quarters as reported quarterly on the BHC's FR Y-9C should be used in the calculation.

Certain data elements within the schedules are subject to materiality thresholds. The instructions to these data schedules provide details on how to determine whether a BHC must submit a specific schedule, worksheet, or data element. A BHC must fill out all of the schedules of the FR Y-14M and FR Y-14Q where the BHC meets the materiality definition. When applicable, the definition of the BHC's submissions should correlate to the definitions outlined by the corresponding MDRM code within the FR Y-9C report.

All schedules are required to be reported by all BHCs with exceptions as described below:

PPNR, Regulatory Capital Transitions, Regulatory Capital Instruments and Balances schedules: All bank holding companies must submit these schedules.

Trading and Counterparty schedules: Only BHCs with greater than \$500 billion in total consolidated assets who are subject to the amended market risk rule (12 CFR Parts 208, Appendix E and 225 Appendix E) must submit this schedule and worksheets.

All other quarterly schedules: Reporting of the remaining schedules is subject to materiality thresholds.

For large and noncomplex firms:¹ Material portfolios are defined as those with asset balances greater than ~~five~~ \$5 billion or with asset balances greater than ten percent of Tier 1 capital on average for the four quarters preceding the reporting quarter.

For large and complex or LISCC firms:² Material portfolios are defined as those with asset balances greater than ~~five~~ \$5 billion or asset balances greater than five percent of Tier 1 capital on average for the four quarters preceding the reporting quarter.

~~Material portfolios are defined as those with asset balances greater than five billion or asset balances greater than five ten percent of Tier 1 capital on average for the four quarters preceding the reporting quarter.~~

For schedules that require the institutions to report information on serviced loans, the materiality threshold is based on the asset balances associated with the BHC's owned portfolio. All data used to determine materiality should be measured as of the close of business of the last calendar day of the quarter, and assets included in a given portfolio are defined in the instructions for each schedule.

BHCs also have the option to complete the data schedules for immaterial portfolios. If the BHC does not complete the schedules, the Federal Reserve will assign losses to immaterial portfolios in a manner consistent with the given scenario to produce supervisory estimates

New Reporters: New reporters must submit the FRY-14Q PPNR new reports template with data starting as-of 2009 on the first quarter that they are subject to reporting. New reporters must also submit historical data, starting in January 2007, for the FR Y-14Q retail schedules.

B. Exemptions

BHCs that do not meet the reporting criteria listed above are exempt from reporting. The following institutions are also exempt:

BHCs, savings and loan holding companies (SLHCs) and state member banks (SMBs) with average total consolidated assets of greater than \$10 billion but less than \$50 billion subject to the final rule on annual company-run stress tests (12 CFR 252(h)) are not required to file this report. However, institutions meeting this threshold should review the reporting requirements and instructions for the Annual Company-Run Stress Test Projections (FR Y-16) on the Board's public website.

SLHCs are currently not required to comply with FR Y-14 reporting requirements. Further information regarding reporting for SLHCs will be provided in the future.³

Where to Submit the Reports

All BHCs subject to these reporting requirements must submit completed reports electronically via the IntraLinks website. BHCs will be provided information on how to transmit data to the FR Y-14 IntraLinks

¹ A large and noncomplex firm is a BHC with total consolidated assets of \$50 billion or greater but less than \$250 billion; on-balance sheet foreign exposure of less than \$10 billion; and nonbank assets of less than \$75 billion.

² A LISCC firm is a BHC subject to the Federal Reserve's Large Institution Supervisory Coordinating Committee (LISCC) framework. A large and complex firm is a BHC, other than a LISCC firm, with total consolidated assets of \$250 billion or more; on-balance sheet foreign exposure of \$10 billion or more; and nonbank assets of \$75 billion or more.-

³ SLHCs would not be subject to Dodd-Frank annual company-run stress testing requirements until the next calendar year after the SLHCs become subject to regulatory capital requirements.

Collaboration website. Requests for access to the Intralinks site should be sent to ccar.support@ccar.frb.org.

For requirements regarding the submission of qualitative supporting information, please see the Technical Instructions and Supporting Documentation Instructions, in addition to instructions associated with each schedule for which supporting documentation might be required.

When to Submit the Reports

BHCs must file the FR Y-14Q schedules quarterly according to the appropriate time schedule described below. All schedules will be due on or before the end of the submission date (unless that day falls on a weekend or holiday (subject to timely filing provisions)).

Risk Factor Schedules and Sub- Worksheets	Data as-of-date	Submission due to Federal Reserve
FR Y-14Q (Quarterly Filings)		
Securities PPNR Retail Wholesale Operational Risk MSR Valuation Supplemental Retail FVO/HFS Regulatory Capital Transitions Regulatory Capital Instruments Balances	Data as-of each calendar quarter end.	Seven days after the FR Y-9C reporting schedule: Reported data (47 calendar days after the calendar quarter-end for March, June, and September and 52 calendar days after the calendar quarter-end for December).
Trading schedule Counterparty schedule	Due to the CCAR Market Shock exercise, the as-of-date for the fourth quarter would be communicated in the subsequent quarter. For all other quarters, the as-of date would be the last day of the quarter, except for BHCs that are required to re-submit their capital plan. For these BHCs, the as-of date for the quarter preceding the quarter in which they are	Seven days after the FR Y-9C reporting schedule. Fourth quarter – Trading and Counterparty (Regular/unstressed submission): 52 calendar days after the notification date (notifying respondents of the as-of-date) or March 15, whichever comes earlier. <u>Unless the Board requires the data to be provided over a different weekly period,</u> BHCs may provide these data as-of the most recent date that corresponds to their weekly internal risk reporting cycle as long as it falls before the as-of-date. Fourth quarter – Counterparty (CCAR/stressed submission):

	required to re-submit a capital plan would be communicated to the BHCs during the subsequent quarter.	April 5. In addition, for BHCs that are required to re-submit a capital plan, the due date for the quarter pre-ceding the quarter in which the BHCs are required to re-submit a capital plan would be the later of (1) the normal due date or (2) the date that the re-submitted capital plan is due, including any extensions.
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If the submission date falls on a weekend or holiday, the data must be received on the first business day after the weekend or holiday. No other extensions of time for submitting reports will be granted. Early submission, including submission of schedules on a flow basis prior to the due date, aids the Federal Reserve in reviewing and processing data and is encouraged.

New Reporters: For the FR Y-14Q schedules, the filing deadline will be extended to (1) 90 days after the quarter-end for the first two quarterly submissions and (2) 65 days after the quarter-end for the third and fourth quarterly submissions. Beginning with the fifth quarterly submission, these respondents will be required to adhere to the standard reporting deadlines above.

How to Prepare the Reports:

A. Applicability of GAAP

BHCs are required to prepare and file the FR Y-14Q schedules in accordance with generally accepted accounting principles (GAAP) and these instructions. The financial records of the BHCs should be maintained in such a manner and scope to ensure the FR Y-14Q is prepared in accordance with these instructions and reflects a fair presentation of the BHCs' financial condition and assessment of performance under stressed scenarios.

B. Rules of Consolidation

Please reference the FR Y-9C General Instructions for a discussion regarding the rules of consolidation.

C. Technical Details

The following instructions apply generally to the FR Y-14Q schedules, unless otherwise specified. For further information on the technical specifications for this report, please see the Technical Instructions.

- Do not enter any information in gray highlighted or shaded cells, including those with embedded formulas. Only non-shaded cells should be completed by institutions.
- Ensure that any internal consistency checks are complete prior to submission.
- Report dollar values in millions of US dollars (unless specified otherwise).
- Dates should be entered in an YYYYMMDD format (unless specified otherwise).
- Report negative numbers with a minus (-) sign.
- Report data as an integer (unless specified otherwise)
- An amount, zero or null should be entered for all items, except in those cases where other options such as "not available" or "other" are specified. If information is not available or not applicable and no such options are offered, the field should be left blank.
- Report income and loss data on a quarterly basis, and not on a cumulative or year-to-date basis.

D. Other Instructional Guidance

BHCs should review the following published documents (in the order listed below) when determining the precise

definition to be used in completing the schedules. Where applicable, references to the FR Y-9C have been provided in the instructions and templates noting associations between the reporting series.

- 1) The FR Y-14A instructions;
- 2) The FR Y-14M instructions;
- 3) The latest available FR Y-9C instructions published on the Federal Reserve's public web site:
<http://www.federalreserve.gov/reportforms>;

For purposes of completing certain FR Y-14Q schedules, BHCs should also consult the following references for relevant guidance:

- CapPR 2013 Instructions available at:
<http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20121109b2.pdf>
- CCAR 2013 Instructions available at:
<http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20121109b1.pdf>

E. Confidentiality

As these data will be collected as part of the supervisory process, they are subject to confidential treatment under exemption 8 of the Freedom of Information Act. 5 U.S.C. 552(b)(8). In addition, commercial and financial information contained in these information collections may be exempt from disclosure under Exemption 4.5 U.S.C. 552(b)(4). Disclosure determinations would be made on a case-by-case basis.

F. Legal Considerations for International Exposures

A BHC is not required to report a particular data item if a foreign law prohibits the BHC from providing the information to the Federal Reserve. However, the Federal Reserve is authorized by law to collect information from a BHC regarding its exposures, including foreign exposures.

A BHC must include with its data submission a legal analysis of the foreign law that prohibits reporting the data to the Federal Reserve. The legal analysis must include, but is not limited to, a detailed description of the law(s) prohibiting the reporting of the information to the Federal Reserve, a summary description of the exposures omitted, any other information the BHC deems relevant to justify omitting the data, and any additional information required by the Federal Reserve.

G. Amended Reports

The Federal Reserve will require the filing of amended reports if previous submissions contain significant errors. In addition, a reporting institution must file an amended report when it or the Federal Reserve discovers significant errors or omissions subsequent to submission of a report. Failure to file amended reports on a timely basis may subject the institution to supervisory action.

If resubmissions are required, institutions should contact the appropriate Reserve Bank, as well as the FR Y-14 mailbox at info@ccar.frb.org, and resubmit data via the Intralinks website.

H. Questions and Requests for Interpretations

BHCs should submit any questions or requests for interpretations by e-mail to info@CCAR.frb.org.

Definition of Commercially Available Credit Bureau Score:

For the purposes of the FR Y-14Q, a credit score is a numerical value or a categorization derived from a statistical tool or modeling system that characterizes the credit risk of a borrower used by a person who makes or arranges a loan to predict the likelihood of credit default. A credit bureau score is a credit score based solely on the

borrower's credit history available through one of the three national credit reporting agencies (Equifax, Experian, and TransUnion).

A commercially available credit bureau score is a credit bureau score which is available to all commercial lenders. For example, FICO 08 and VantageScore 3.0 are commercially available credit scores, while internally developed credit scores and custom scores tailored to a lender's own portfolio and provided by third parties are not commercially available credit scores.

For a commercially available credit bureau score to qualify for submission in this schedule, the Federal Reserve must be able to obtain sufficient information from the credit score vendor to (a) determine whether the credit score is empirically derived and demonstrably sound (b) evaluate the performance of the credit score and (c) compare that performance to other commercially available credit bureau scores. The Federal Reserve reserves the right to determine whether a credit score qualifies as a commercially available credit bureau score for the purposes of this schedule.

Most Recent Capital Framework:

For all items and instructions related to regulatory capital, particularly where the "most recent capital framework" is referenced, respondents should refer to 12 CFR parts 208, 217, and 225.