OMB No. 7100-0341
Expiration Date: March 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.

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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, and Supplemental 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).

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.

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

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

Trading schedule: 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. Material portfolios are defined as those with asset balances greater than five billion or asset balances greater than five 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.[1]

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 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)).

[1] 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.**

Risk Factor Schedules and Sub-Worksheets	Data as-of-date	Submission due to Federal Reserve
FR Y-14Q (Quarterly Filings)		
Securities Risk schedule **PPNR schedule** **Retail Risk schedule** **Wholesale Risk schedule** **Operational Risk schedule** **MSR Valuation schedule** **Supplemental schedule** **Retail FVO/HFS schedule** **Regulatory Capital Transitions schedule** **Regulatory Capital Instruments schedule**	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 Risk schedule	Due to the CCAR Market Shock exercise, the as-of-date for the third 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 required to re-submit a capital plan would be communicated to the BHCs during the subsequent quarter.	The data would be due 47 calendar days after the notification date (notifying respondents of the as-of-date) or, for the 3rd quarter data, December 15, whichever comes earlier. 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. 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.

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 otherwise indicated).
- Report negative numbers with a minus (-) sign.
- 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.

Schedule A – Retail

A.1 – International Auto Loan

This section provides general guidance and data definitions for the International Auto Loan Worksheet. In this worksheet, include international (not US or US territories and possessions) auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c and international auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. For Summary Variable line items #10 & #11 include all repossessed international auto loans as defined in the FR Y-9C, Schedule HC-F, item 6. Include only "managed" (securitized or non-securitized) loans, where "managed" refers to loans originated by the BHC, including securitized loans put back on the books due to ASC Topics 860 and 810 (FAS 166/167). Do not include loans that were originated by a third party and only serviced by the BHC. For the US Auto Loan Worksheet, see instructions for Worksheet 2.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, three original industry standard credit score or equivalent segments, six delinquency status segments, and four geography segments; therefore, the portfolio must be divided into a total of 3*3*6*4 = 216 distinct segments. Each segment should be identified by a unique eight-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.1.a. For example, the segment containing new auto loans (product type segment "01") that had an origination FICO score or equivalent of greater than 620 (origination industry standard credit score or equivalent "02"), are 120+ DPD (delinquency status segment "06"), and where the borrowers reside in the Asia Pacific region (geography segment "04") should be identified by the segment ID "01020604". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 216 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), and the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntAuto" for this worksheet. For each row, populate the segment variables listed in Table A.1.a and the summary variables listed in Table A.1.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

Note: For Summary Variable line items (items 20-23) use the loan level parameters defined in the most recent capital framework for all accounts in a specific segment and calculate the account weighted average. Each month's parameters need to be calculated specific to that month.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into the following product types.

   01 –New auto loans
   02 –Used auto loans
   03 –Auto leases

2. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <=620
   02 - >620
   03 - N/A – Original credit score is missing or unknown

3. **Delinquency status -** Segment the portfolio into the following six delinquency statuses:
   01 - Current: Accounts that are not past due (accruing and non-accruing) as of month-end.
   02 - 1-29 days past due (DPD): Accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   03 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   04 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   05 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   06 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

4. **Geography –**Segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
   01 - Canada
   02 - EMEA—Europe, Middle East, and Africa
   03 - LATAM—Latin America and Caribbean
   04 - APAC—Asia Pacific

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment reported as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Vehicle type car/van** – The unpaid principal balance in the portfolio with vehicle type classified as “car/van” for the segment as of month-end.

6. **$ Vehicle type SUV/truck** – The unpaid principal balance in the portfolio with vehicle type classified as “SUV/truck” for the segment as of month-end.

7. **$ Vehicle type sport/luxury/convertible** – The unpaid principal balance in the portfolio with vehicle type classified as “sport/luxury/convertible” for the segment as of month-end.

8. **$ Vehicle type unknown** – The unpaid principal balance in the portfolio with vehicle type classified as “unknown” for the segment as of month-end.

9. **$ Repossession –** The unpaid principal balance of loans with repossessed vehicles for the segment as of month-end.

10. **$ Current month repossession –** The unpaid principal balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.

11. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end**.** Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

12. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end**.** Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

13. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end**.** For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

14. **$ Net charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ net charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs - $ recoveries].

15. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs** If it is not the case that $ net charge-offs equals [$ gross contractual charge-offs + $

bankruptcy charge-offs - $ recoveries], provide the value of $ net charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs - $ recoveries] in this variable. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also include in the BHC's $ net charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

16. **$ Ever 30DPD in the last 12 months –** The total unpaid principal balance for the segment as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

17. **$ Ever 60DPD in the last 12 months –** The total unpaid principal balance for the segment as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

18. **Projected value –** Total projected value of lease at termination. Only calculated for leased vehicles.

19. **Actual sale proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

20. **Probability of Default (PD) -** Report the average Probability of Default (PD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the PD associated with each account's corresponding segment and then calculate the account weighted average PD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A one in ten probability of default should be reported as 0.1.

21. **Loss Given Default (LGD) -** Report the Loss Given Default (LGD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the LGD associated with each account's corresponding segment and then calculate the account weighted average LGD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A ninety percent loss given default should be reported as 0.9.

22. **Expected Loss Given Default (ELGD) -** Report the Expected Loss Given Default (ELGD) as defined in the most recent capital framework parameter for accounts within the segment. More specifically, use the ELGD associated with each account's corresponding segment and then calculate the account weighted average ELGD of all the accounts in this specific Y-14Q segment. Missing or unavailable values should be reported as null. Note: Applicable only to the advanced approaches reporting banks. A ninety percent expected loss given default should be reported as 0.9.

23. **Exposure at Default (EAD) -** Report the dollar Exposure at Default (EAD) as defined in the most recent capital framework for account within the segment. More specifically, report the EAD associated with each account's corresponding segment and then calculate the account weighted average EAD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. This item is required for BHC-owned loans only.

A.2 – US Auto Loan

This section provides general guidance and data definitions for the US Auto Loan Worksheet. For the International Auto Loan Worksheet, see the instructions for Worksheet 1. In this worksheet, include all domestic auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c and domestic auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. For Summary Variable line items 10 & 11 include all repossessed auto loans as defined in the FR Y-9C, Schedule HC-F, item 6. Include only "managed" (securitized or non-securitized) loans, where "managed" refers to loans originated by the BHC, including securitized loans put back on the books due to FAS 166/167 (ASC Topics 860 and 810). Do not include loans that were originated by a third party and only serviced by the BHC. For international auto loans and leases, see the instructions for Worksheet 1.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, six age segments, three original LTV segments, five original industry standard credit score or equivalent segments, six geography segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 3*6*3*5*6*5 = 8,100 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.2.a. For example, the segment containing new auto loans (product type segment "01") that are greater than five years old (age segment "01"), had an origination LTV of greater than 120 (original LTV segment "03"), had an origination FICO score or equivalent of greater than 720 (original industry standard credit score or equivalent segment "04"), where the borrowers reside in Region 3 (geography segment "03"), and that are 120+ DPD (delinquency status segment "05") should be identified by the segment ID "010103040305". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 8,100 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), and the portfolio ID (Variable name: PORTFOLIO_ID). Use the portfolio ID "Auto" for your Portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.2.a and the summary variables listed in Table A.2.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

Note: For Summary Variable line items (items 28-31) related to the most recent capital framework use the loan level parameters for all accounts in a specific segment and calculate the account weighted average. Each month's parameters need to be calculated specific to that month.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** - Segment the portfolio into the following product types:
   01 –New auto loans
   02 –Used auto loans
   03 –Auto leases

2. **Age –** Refers to the time that has elapsed since the loan was originated. If there were multiple disbursements tied to an original then use the time since the first disbursement. There are five possible ages to report:
   01 - 5 years <= Age
   02 - 4 years <= Age < 5 years
   03 - 3 years <= Age < 4 years
   04 - 2 years <= Age < 3 years
   05 - 1 year <= Age < 2 years
   06 - Age < 1 year

3. **Original LTV** - Segment the portfolio into the loan to value ratio at origination (calculated using the retail price of the vehicle). Please round any LTV ratios up to the next integer (LTV 90.01-90.99 to 91). Please break into three segments:
   01 - <= 90
   02 - 91 – 120
   03 - > 120

4. **Original commercially available credit bureau score or equivalent** –
   Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <= 620
   02 - > 620 and <= 660
   03 - > 660 and <= 720
   04 - > 720
   05 - N/A — Original credit score is missing or unknown

5. **Geography -** Segment the portfolio into the following six geographical area designations. The primary borrower's current place of residence should be used to define the region.
   01 - Region 1: California, Nevada, Florida, Arizona, and US Territories and possessions (Puerto Rico, Guam, etc.)
   02 - Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
   03 - Region 3: Washington D.C., Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama

04 - Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
05 - Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
06 - Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

6. **Delinquency status -** Segment the portfolio into the following five delinquency statuses:
   01 - Current + 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
   02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. Summary Variables

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

5. **Interest rate** – The average annual percentage rate for accounts on the book for the segment as of month-end. In making this calculation, report the purchase APR unless the account is in default or workout. If the account is in default, then use the default APR. If the account is in a workout program (temporary or permanent), use the workout APR. Workout programs are programs to alleviate the temporary payment burden of the borrowers so that they don't go into default. Loan Modification (a permanent change in one or more of the terms of a Borrower's loan, allows the loan to be reinstated, and results in a payment the Borrower can afford), loss mitigation, loan re-negotiation are some examples of workout programs.

6. **$ Vehicle type car/van** – The unpaid principal balance in the portfolio with vehicle type classified as "Car/Van" for the segment as of month-end.

7. **$ Vehicle type SUV/truck** – The unpaid principal balance in the portfolio with vehicle

type classified as “SUV/Truck” for the segment as of month-end.

8. **$ Vehicle type sport/luxury/convertible** – The unpaid principal balance in the portfolio with vehicle type classified as “Sport/Luxury/Convertible” for the segment as of month-end.

9. **$ Vehicle type unknown** – The unpaid principal balance in the portfolio with vehicle type classified as “Unknown” for the segment as of month-end.

10. **$ Repossession** – The unpaid principal balance of loans with repossessed vehicles for the segment as of month-end.

11. **$ Current Month Repossession** – The unpaid principal balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.

12. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

13. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

14. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end**.** For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

15. **$ Net charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries].

16. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs -$ Recoveries], provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries] in this variable. As a separate document included in your submission, provide an explanation for such a difference (for example, fraud losses are also included in your BHC’s $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

17. **$ Ever 30DPD in the last 12 months –** The total unpaid principal balance for the segment as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

18. **$ Ever 60DPD in the last 12 months –** The total Unpaid Principal Balance for the segment as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

19. **Projected value –** Total projected market value of lease at termination. Only calculated for leased vehicles.

20. **Actual sale proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

21. **Original term < = 48 months –** The total unpaid principal balance for accounts on the book for the segment as of month-end that had an original term of 48 months or less.

22. **Original term 49-60 months –** The total unpaid principal balance for accounts on the book for the segment as of month-end that had an original term of 49-60 months.

23. **Original term 61-72 months –** The total unpaid principal balance for accounts on the book for the segment as of month-end that had an original term of 61-72 months.

24. **Original term >72 months –** The total unpaid principal balance for accounts on the book for the segment as of month-end that had an original term of greater than 72 months.

25. **$ Origination channel (direct)** – The total unpaid principal balance for accounts on the book for the segment as of month-end that were originated through direct channels (i.e., a chartered bank, a non- bank subsidiary).

26. **$ Loss mitigation** – The total unpaid principal balance for accounts on the book for the segment as of month-end that are currently in a loss mitigation program. Loss mitigation programs are broadly defined to include any program that eases the credit terms to an impaired borrower for purposes of mitigating loan losses. Examples of loss mitigation programs include match pay, temporary mitigation programs lasting up to 12 months or permanent mitigation programs lasting more than one year.

27. **$ Joint application** – The total unpaid principal balance for accounts on the book for the segment as of month-end that were originated with a co-applicant.

28. **Probability of Default (PD) -** Report the average Probability of Default (PD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the PD associated with each account's corresponding segment and then calculate the account weighted average PD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A one in ten probability of default should be reported as 0.1.

29. **Loss Given Default (LGD) -** Report the Loss Given Default (LGD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the LGD associated with each account's corresponding segment and then calculate the account weighted average LGD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A ninety percent loss given default should be reported as 0.9.

30. **Expected Loss Given Default (ELGD) -** Report the Expected Loss Given Default (ELGD) parameter as defined in the most recent capital framework for accounts within the segment. More specifically, use the ELGD associated with each account's corresponding segment and then calculate the account weighted average ELGD of all the accounts in this specific Y-14Q segment. Missing or unavailable values should be reported as null. Note: Applicable only to the advanced approaches reporting banks. A ninety percent expected loss given default should be reported as 0.9.

31. **Exposure at Default (EAD) -** Report the dollar Exposure at Default (EAD) as defined in the most recent capital framework for account within the segment. More specifically, report the EAD associated with each account's corresponding segment and then calculate the account weighted average EAD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. This item is required for BHC-owned loans only.

<u>A.3 – International Credit Card</u>

This section provides general guidance, data definitions and instructions for the International Card Worksheet. In this worksheet, include all international (not U.S. or U.S. territories or possessions) consumer card loans as defined in the FR Y-9C, Schedule HC-C, item 6.a and international corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.b.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, four geography segments, five delinquency status segments, and three original industry standard credit score or equivalent segments; therefore, the portfolio must be divided into a total of 3*2*4*5*3 = 360 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.3.a. For example, the segment containing bank cards (product type segment "01") that are greater than two years old (age segment "02"), made to borrowers residing in the Asia Pacific region (geography segment "04"), are 120+ DPD (delinquency status segment "05"), and had an original FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02") should be identified by the segment ID "0102040502". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 360 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntCard" for this worksheet. For each row, populate the segment variables listed in Table A.3.a and the summary variables listed in Table A.3.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. <u>Segment Variables</u>

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into the following two product types:
   01 - Bank Card - Bank cards are regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.
   02 - Charge Card - Charge cards are consumer credit cards for which the balance is repaid in full each billing cycle.
   03 - Other - All other international card products.

2. **Age** – Age refers to the amount of time that has elapsed since the account was originated. There are two possible ages to report:
   01 - <= Two years old
   02 - > Two years old

3. **Geography** – Segment the portfolio into the following four geographical area designations. The primary borrower's current place of residency should be used to define the region.
   01 - Region 1: Canada
   02 - Region 2: EMEA — Europe, Middle East, and Africa
   03 - Region 3: LATAM — Latin America and Caribbean
   04 - Region 4: APAC — Asia Pacific

4. **Delinquency status** – Segment the portfolio into the following five delinquency statuses:
   01 - Current and 1 - 29 days past due (DPD): Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   02 - 30 - 59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60 - 89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90 - 119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 -120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

5. **Original commercially available credit bureau score or equivalent** –
   Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

01 - <= 620
02 - > 620
03 - N/A – Original credit score is missing or unknown

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Receivables** – Total receivables for accounts on the book for the segment as of month-end.

3. **$ Unpaid principal balance** – Total Unpaid Principal Balance (UPB) on the book for the segment as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.

4. **$ Commitments** – The total dollar amount of credit lines on the book for the segment as of month- end (include drawn and undrawn credit lines). The internal automated limit (shadow limit) should be used when there is no contractual limit.

5. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

6. **$ New commitments** – The total dollar amount of new commitments on accounts originated (or purchased) in the given month for the segment as of month-end. If unknown for some accounts due to an acquisition or a merger, report the credit line at acquisition.

7. **$ Gross contractual charge-offs** –The total unpaid principal balance of loans in the segment that were contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts. Do not include bankruptcy charge-offs in this calculation.

8. **$ Bankruptcy charge-offs** –The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end**.** Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** –The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number.

10. **# Accounts charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.

11. **$ Net charge-offs** – The total UPB for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

12. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. In a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the reporting BHC's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to

the difference, provide a separate breakout of the multiple factors.

13. **$ O/S for accounts that were 30+ DPD in last 24 months** – The total receivables for the segment as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.

14. **# Accounts that were 30+ DPD in last 24 months** – The total number of accounts for the segment as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.

A.4 – International Home Equity

This section provides general guidance and data definitions for the International Home Equity Worksheet. In this worksheet, include all international home equity loans (not US or US territories and possessions) secured by real estate as defined in the FR Y-9C, Schedule HC-C, item 1, that meet the loan criteria of item 1.c.1 and 1.c.2.b. Note that this includes international first lien and second lien home equity lines. For international first lien mortgages, see instructions for Worksheet 5.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, three origination industry standard credit score or equivalent segments, four geography segments, two age segments, two origination LTV segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 2*3*4*2*2*5 = 480 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.4.a. For example, the segment containing HELOCs (product type segment "02") that had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment "02"), where the borrowers reside in the Asia Pacific region (geography segment "04"), are greater than three years old (age segment "02"), had an origination LTV of less than 80 percent (original LTV segment "01"), and are 180+ DPD (delinquency status segment "05") should be identified by the segment ID "020204020105". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 480 portfolio segments. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period only. BHCs should only include owned loans, exclude loans serviced for other investors.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntHE" for this worksheet. For each row, populate the segment variables listed in Table A.4.a and the summary variables listed in Table A.4.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. <u>Segment Variables</u>

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into product types based on specific features of the loan. The portfolio should be segmented into two product types:
   01 - HELOAN
   02 - HELOC

2. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <= 660
   02 - > 660
   03 - N/A—Original credit score is missing or unknown

3. **Geography** – Report the region in which the property is located; divide the portfolio into the following four geographical area designations:
   01 - Region 1: Canada
   02 - Region 2: EMEA—Europe, Middle East, and Africa
   03 - Region 3: LATAM—Latin America and Caribbean
   04 - Region 4: APAC—Asia-Pacific

4. **Age** – Age refers to the amount of time that has elapsed since the account was originated. There are two possible ages to report:
   01 - <= Three years old
   02 - > Three years old

5. **Original LTV (or CLTV for 2nds)** – The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the property value at the time of origination. Divide the portfolio as follows:
   01 - < 80
   02 - >=80

6. **Delinquency status** –Divide the portfolio into the following five delinquency statuses:
   01 - Current & 1-29 days past due (DPD): Accounts that are not past due (accruing and non- accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
   02 - 30-89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.

03 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
04 - 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
05 - 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. Summary Variables

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as unpaid principal balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or other real estate owned (OREO) sold.

3. **$ Commitment (HELOC only)** – The total dollar amount of HELOC credit lines on the book for the segment as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit. A shadow limit is defined as an internal BHC credit limit metric used for line management for lines that do not have a published credit limit. Report this variable only for HELOC products.

4. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

6. **$ New commitments (HELOC only)** – The total dollar amount of new HELOC credit lines booked on the system in the reporting month. Report this variable only for HELOC products.

7. **$ Commitment increases (HELOC only)** – The dollar amount increase on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

8. **$ Commitment decreases (HELOC only)** – The dollar amount decrease on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

9. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession,

death of the borrower, etc., excluding bankruptcy).

10. **$ Bankruptcy charge-offs** –The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

11. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end**.** For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

12. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, *$ net contractual charge-offs* should equal *[$ gross contractual charge-offs +$ bankruptcy charge-offs — $ recoveries*].

13. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs –** If it is not the case that *$ Net Charge-offs* equals *[$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries*], provide the value of *$ Net Contractual Charge-offs* minus *[$ Gross Contractual Charge-offs +$ Bankruptcy Charge-offs — $ Recoveries*] in this variable. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the BHC's *$ Net Charge-offs* variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

14. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-OREO and should be coded as a foreclosure in the system.

15. **$ New foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-OREO and should be coded as a foreclosure in the system.

16. **$ Other Real Estate Owned (OREO) -** The total unpaid principal balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known

17. **$ New OREO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property.

A.5 – International First Lien Mortgage

This section provides general guidance and data definitions for the International First Lien Mortgage Worksheet. In this worksheet, include all international (not US or US territories or possessions) first lien mortgage loans secured by real estate as defined in the FR Y-9C, Schedule HC-C, item 1 which meet the loan criteria of item 1.c.2.a . Include international first lien residential mortgage and international first lien closed-end home equity loans. Include both held-for-investment (HFI) and held-for-sale (HFS) loans.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, three origination industry standard credit score or equivalent segments, four geography segments, two age segments, two origination LTV segments, and five delinquency status segments; therefore, the portfolio must be divided into a total of 2*3*4*2*2*5 = 480 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.5.a. For example, the segment containing fixed-rate loans (product type segment “01”) that had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment “02”), where the borrowers reside in the Asia Pacific region (geography segment “04”), are greater than three years old (age segment “02”), had an origination LTV of less than 80 percent (original LTV segment “01”), and are 180+ DPD (delinquency status segment “05”) should be identified by the segment ID “010204020105”.. When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 480 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use the portfolio ID “IntFM” for your Portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.5.a and the summary variables listed in Table A.5.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. <u>Segment Variables</u>

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into product types based on payment terms of the loan (at origination). The portfolio should be segmented into two product types:
   01 - Fixed Rate
   02 - Other

2. **Original commercially available credit bureau score or equivalent** –
   Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

01 - <= 660
02 - > 660
03 - N/A—Original credit score is missing or unknown

3. **Geography** – Report the region in which the property is located. Segment the portfolio into the following four geographical area designations:
   01 - Region 1: Canada
   02 - Region 2: EMEA—Europe, Middle East, and Africa
   03 - Region 3: LATAM—Latin America and Caribbean
   04 - Region 4: APAC—Asia Pacific

4. **Age** – Age refers to the time that has elapsed since the account was originated. There are two possible ages to report:
   01 - <= Three years old
   02 - > Three years old

5. **Original LTV** – The original loan-to-value ratio is the original amount of the loan divided by the property value at the time of origination. Segment the portfolio as follows:
   01 - < 80
   02 - >= 80

6. **Delinquency status** – Segment the portfolio into the following five delinquency statuses:
   01 - Current & 1-29 days past due (DPD): Accounts that are not past due (accruing and non- accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
   02 - 30-89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
   03 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   04 - 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
   05 - 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. Summary Variables

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as unpaid principal balance gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or Other Real Estate Owned (OREO) sold.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Gross contractual charge-offs** –The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

6. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

7. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

8. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ net contractual charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

9. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs –** If it is not the case that $ net charge-offs equals [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries], please provide the value of $ net contractual charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries] in this variable. In a separate document included in your submission, provide an explanation for such a difference (for example, fraud losses are also included in the BHC's $ net charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

10. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-OREO and should be coded as a foreclosure in the system.

11. **$ New foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-OREO and should be coded as a foreclosure in the system.

12. **$ Other Real Estate Owned (OREO)** - The total unpaid principal balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the

title but the availability for sale is not known.

13. **$ New OREO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property in auction in the reporting month.

A.6 – International Other Consumer Schedule

In this worksheet, include all international loans defined in the FR Y-9C, Schedule HC-C, item 6.b and 6.d, excluding student loans and non-purpose securities based loans and should also include all international non-auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are five product type segments, five delinquency status segments, three original industry standard credit score or equivalent segments, two original LTV ratio segments, and four geography segments; therefore, the portfolio must be divided into a total of 5*5*3*2*4 = 600 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.6.a. For example, the segment containing secured installment loans (product type segment "02") that are 120+ DPD (delinquency status segment "05"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), had an origination LTV ratio of greater than 70 percent (original LTV ratio segment "02"), and that were made to borrowers residing in the Asia Pacific region (geography segment "04") should be identified by the segment ID "0205020204". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 600 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "IntlOthCons" for portfolio ID for this worksheet. For each row, populate the segment variables listed in Table A.6.a and the summary variables listed in Table A.6.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Reporting BHCs should segment the portfolio into the following five product types based on the various features of the credit:
   01 - Secured-Revolving
   02 - Secured-Installment
   03 - Unsecured-Revolving

04 - Unsecured-Installment
05 - Overdraft

2. **Delinquency status** – Reporting BHCs should segment the portfolio into the following five delinquency statuses:
   01 - Current and 1-29 days past due (DPD): Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 - 120+ DPD: Accounts that are 120 days or more past due (accruing and non-accruing) as of month-end.

3. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <= 620
   02 - > 620
   03 - N/A— Original credit score is missing or unknown

4. **Original LTV**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For loans where the loan-to-value ratio is not applicable, include the lowest ratio for a segment identifier. Segment the portfolio as follows:
   01 - <= 70 or not applicable
   02 - > 70

5. **Geography** –Segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
   01 - Region 1: Canada
   02 - Region 2: EMEA—Europe, Middle East, and Africa
   03 - Region 3: LATAM—Latin America and Caribbean
   04 - Region 4: APAC—Asia-Pacific

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – The total unpaid principal balance for accounts on the book for the segment being reported as of month-end.

3. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

4. **$ Bankruptcy charge-offs** –The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

5. **$ Recoveries** –The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number.

6. **$ Net charge-offs** – The total unpaid principal balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

7. **# New accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

8. **$ New commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

A.7 – US Other Consumer

In this worksheet, include all domestic loans as defined in the FR Y-9C, Schedule HC-C, items 6.b and 6.d, excluding student loans and non-purpose securities based loans. Include domestic non-auto leases included as defined in the FR Y-9C, Schedule HC-C, item 10.a.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are five product type segments, five delinquency status segments, three original industry standard credit score or equivalent segments, and three original LTV ratio segments; therefore, the portfolio must be divided into a total of 5*5*3*3 = 225 distinct segments. Each segment should be identified by a unique eight-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.7.a. For example, the segment containing secured installment loans (product type segment "02") that are 120+ DPD (delinquency status segment "05"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), and had an origination LTV ratio of greater than or equal to 100 percent (original LTV ratio segment "03") should be identified by the segment ID "02050203". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 225 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "USOthCons" for the portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.7.a and the summary variables listed in Table A.7.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. <u>Segment Variables</u>

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into the following five product types based on the various features of the credit:
   01 - Secured-Revolving
   02 - Secured-Installment
   03 - Unsecured-Revolving
   04 - Unsecured-Installment
   05 - Overdraft

2. **Delinquency status** – Segment the portfolio into the following five delinquency statuses:
   01 - Current and 1-29 days past due (DPD): Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 - 120+ DPD: Accounts that are 120 days or more past due (accruing and non-accruing) as of month-end.

3. **Original commercially available credit bureau score or equivalent** –

Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

01 - <= 620
02 - > 620
03 - N/A—Original credit score is missing or unknown

4. **Original LTV**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For unsecured loans for which loan-to-value is not applicable, report the summary variables in the segment entitled *<=70 or not applicable.* Segment the portfolio as follows:
   01 - <= 70 or not applicable
   02 - > 70 and < 100
   03 - >= 100

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – The total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

4. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

5. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency

Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number.

6. **$ Net Charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

7. **# New accounts** – The total number of new accounts originated in the given month for the segment as of month-end.

8. **$ New commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

A.8 – International Small Business

In this worksheet, include all "scored" or "delinquency managed" international small business loans. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are “scored” or “delinquency managed” for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans. Include international small business loans as defined in the FR Y-9C, Schedule HC-C included in items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. Exclude corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.b. For domestic small business loans, see the instructions for Worksheet 9.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, four geography segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and two secured or unsecured segments; therefore, the portfolio must be divided into a total of 3*2*4*3*5*2 = 720 distinct segments. Each segment should be identified by a unique twelve-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.8.a. For example, the segment containing term loans (product type segment “02”) that are greater than three years old (age segment “02”), were made to borrowers that reside in the Asia Pacific region (geography segment “04”), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment “02”), are 120+ DPD (delinquency status segment “05”), and are secured (secured or unsecured segment “01”) should be identified by the segment ID “020204020501”. When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 720 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use "IntSB" for the portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.8.a and the summary variables listed in Table A.8.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** - Segment the portfolio into the following product types as of month-end:
   01 - Line of Credit
   02 - Term Loan
   03 - Other

2. **Age** - Age refers to the time that has elapsed since the account was originated.
   01 - <= Three years old
   02 - > Three years old

3. **Geography** –Segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
   01 - Region 1: Canada
   02 - Region 2: EMEA—Europe, Middle East, and Africa
   03 - Region 3: LATAM—Latin America and Caribbean
   04 - Region 4: APAC—Asia-Pacific

4. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <= 620
   02 -> 620
   03 - N/A – Original credit score is missing or unknown

5. **Delinquency status** - Segment the portfolio into the following five delinquency statuses:

01 - Current and 1-29 days past due (DPD): Accounts that are not past due (accruing and non- accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
05 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

6. **Secured or unsecured:** Segment the portfolio based on the following two categories:
01 - Secured
02 - Unsecured

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, report the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Commitments** – The total dollar amount of commitments for the segment as of month-end.

6. **$ Modifications –** Total unpaid principal balance of loans that have been adjusted as part of a loan modification program. For purposes of this Schedule, a loan modification occurs when the terms of the loan were changed from those stated in the original loan contract as part of loss mitigation efforts.

7. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

8. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

10. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ net charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

11. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs –** If it is not the case that $ net charge-offs equals [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries], provide the value of $ net charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the reporting BHC's $ net charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

A.9 – US Small Business

In this worksheet, include all "scored" or "delinquency managed" domestic small business loans. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are "scored" or "delinquency managed" for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans. Include domestic small business loans as defined in the FR Y-9C, Schedule HC-C included in items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. Exclude corporate and SME credit card loans as defined in the FR Y-9C, Schedule HC-C, item 4.a. . For international small business loans, see the instructions for Worksheet 8.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and two secured or unsecured segments; therefore, the portfolio must be divided into a total of 3*2*3*5*2 = 180 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.9.a. For example, the segment containing term loans (product segment "02") that are less than or equal to three years old (age segment "01"), had an origination FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02"), are 120+ DPD (delinquency status segment "05"), and are secured (secured or unsecured segment "01") should be identified by the segment ID "0201020501". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 180 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use "USSB" for portfolio ID within this worksheet. For each row, populate the segment variables listed in Table A.9.a and the summary variables listed in Table A.9.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** - Segment the portfolio into the following product types as of month-end:
   01- Line of Credit
   02 - Term Loan

03 - Other

2. **Age** - Age refers to the time that has elapsed since the account was originated.
   01 - <= Three years old
   02 - > Three years old

3. **Original commercially available credit bureau score or equivalent** –
   Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

   01 - <= 620
   02 - > 620
   03 - N/A - Original credit score is missing or unknown

4. **Delinquency status** - Segment the portfolio into the following five delinquency statuses:
   01 - Current and 1-29 (days past due) DPD: Accounts that are not past due (accruing and non- accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

5. **Secured or unsecured:** Segment the portfolio based on the following two categories:
   01 - Secured
   02 - Unsecured

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the

segment as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Commitments** – The total dollar amount of commitments for the segment as of month-end.

6. **$ Modifications –** Total unpaid principal balance of loans that have been adjusted as part of a loan modification program. For purposes of this Schedule, a loan modification occurs when the terms of the loan were changed from those stated in the original loan contract as part of loss mitigation efforts.

7. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually or otherwise (excluding bankruptcy) charged off during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

8. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment, as of month-end. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

10. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ net charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

11. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs –** If it is not the case that $ net charge-offs equals [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries], provide the value of $ net charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries] in this variable, and separately provide an explanation for the difference. In a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the reporting BHC's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

A.10 – Student Loan

In this worksheet, include all student loans as defined in the FR Y-9C, Schedule HC-C, lines 6.b and 6.d.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are two product type segments, five age segments, three original industry standard credit score or equivalent segments, five delinquency status segments, and four education level segments; therefore, the portfolio must be divided into a total of 2*5*3*5*4 = 600 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.10.a. For example, the segment containing government guaranteed student loans (product type segment "01") that are less than three years old (age segment "05"), had an origination FICO score or equivalent of greater than 660 (original industry standard credit score or equivalent segment "02"), are 120+ DPD (delinquency status segment "05"), and were made to loan recipients pursuing an undergraduate degree (education level segment "01") should be identified by the segment ID "0105020501". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 600 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period only.

Start each row of data with your BHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID), and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "Student" for portfolio ID for this worksheet. For each row, populate the segment variables listed in Table A.10.a and the summary variables listed in Table A.10.b. Provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. <u>Segment Variables</u>

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type –** Reporting institutions should segment the portfolio into the following two product types. An example of a government guaranteed loan is a FFELP loan.
   01 - Managed - Gov Guaranteed
   02 - Managed – Private

2. **Age –** Refers to the time that has elapsed since the loan was originated. If there were multiple disbursements tied to an original then use the time since the first disbursement. There are five possible ages to report:
   01 - 6 years <= Age
   02 - 5 years <= Age < 6 years
   03 - 4 years <= Age < 5 years
   04 - 3 years <= Age < 4 years
   05 - Age < 3 years

3. **Original commercially available credit bureau score or equivalent** –
   Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.

01 - <= 660
02 - > 660
03 - N/A— Original credit score is missing or unknown

4. **Delinquency status -** Reporting institutions should segment the portfolio into the following five delinquency statuses:
   01 - Current + 1-29 DPD: Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   02 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

5. **Education level** – The level of education being pursued by the recipient of the loan. For consolidated loans, report the highest level of education pursued by the borrower.
   01 - Undergraduate – 4 year
   02 - Graduate / Professional
   03 - Other (e.g. community college, trade school, etc.)
   04 - Not available

B. <u>Summary Variables</u>

For each month in the reporting period, report the following summary variables for each segment described in Section A. When calculating account numbers or balances, do not include accounts which have been fully or partially charged off as of month-end unless otherwise specified.

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **# Accounts in repayment** – Total number of accounts on the book for the segment as of month- end that have entered the loan's repayment period.

4. **$ Outstandings in repayment** – Total unpaid principal balance for accounts on the book for the segment as of month-end that have entered the loan's repayment period.

5. **# New disbursements** – The total number of new disbursements in the given month for the segment as of month-end.

6. **$ New disbursements** – The total dollar amount disbursed in the given month for the segment as of month-end.

7. **$ of Unpaid principal balance with co-signer** – The dollar amount of unpaid principal

balance in the segment that was underwritten with a co-signer reported as of the month-end.

8. **$ of Unpaid principal balance in grace –** The dollar amount of unpaid principal balance for accounts that are in grace status for the segment being reported as of month-end.

9. **$ of Unpaid principal balance in deferment –** The dollar amount of unpaid principal balance for accounts that are in deferment status for the segment being reported as of month-end.

10. **$ of Unpaid principal balance in forbearance –** The dollar amount of unpaid principal balance for accounts that are in forbearance status for the segment being reported as of month-end.

11. **$ CDR [0% through 1.99%) -** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 0% through 1.99% as of the month-end.

12. **$ CDR [2% through 3.99%) –** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 2% through 3.99% as of the month-end.

13. **$ CDR [4% through 5.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 4% through 5.99% as of the month-end.

14. **$ CDR [6% through 7.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 6% through 7.99% as of the month-end.

15. **$ CDR [8% through 9.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 8% through 9.99% as of the month-end.

16. **$ CDR > 10%** - The total unpaid principal balance in the segment that has a cohort default rate falling above 10%as of the month-end.

17. **$ CDR = N/A** - The total unpaid principal balance in the segment that has no cohort default rate as of the month-end.

18. **$ Gross contractual charge-offs** – The total unpaid principal balance of loans in the segment that was contractually charged off or otherwise (excluding bankruptcy) during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partially charged-off accounts (i.e., taken at re-possession, death of the borrower, etc., excluding bankruptcy).

19. **$ Bankruptcy charge-offs** – The total unpaid principal balance of loans in the segment that was charged off due to bankruptcy during the month, as of month-end. Do not include interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off.

20. **$ Recoveries** – The total dollar amount of any recovery collected during the month from previously charged-off accounts for the segment. For the Delinquency Status segment, categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number. Recovery includes payments, credits and proceeds from sale / disposition of the collateral.

21. **$ Net Charge-offs** – The total unpaid principal balance of loans in the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries].

22. **Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the Reporting Institution's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors.

Schedule B—Securities

<u>Exclude</u> from this schedule all securities held for trading and securities the holding company has elected to report at fair value under a fair value option even if holding company management did not acquire the securities principally for the purpose of selling them in the near term.

<u>B.1—Securities 1</u>

The Securities 1 worksheet collects CUSIP-level details on positions, security type, cumulative OTTI (credit and non-credit related impairments) by security, and accounting intent (AFS or HTM). Amounts should be reported U.S. dollars.

Identifier Type and Identifier Value
Report CUSIP-level data for all available-for-sale (AFS) and held-to-maturity (HTM) securities, including the identifier type (CUSIP, ISIN, or other) and identifier value (CUSIP number, ISIN number, etc.), according to the security classifications provided in the Security Description 1 column, adding new rows as necessary.

Security Description
Report the security description as indicated below.

Agency MBS: Report mortgage-backed securities (MBS) issued or guaranteed by U.S. Government agencies.

Auction Rate Securities: Report auction rate securities. Auction-rate securities are variable rate securities with long-term maturities whose interest rates are periodically reset through auctions occurring at predetermined short-term intervals (generally 7, 14, 28, or 35 days).

CDO: Report collateralized debt obligations (CDOs). CDOs are asset-backed securities collateralized by a discrete portfolio of fixed income assets and that make payments based on the performance of those assets.

CLO: Report collateralized loan obligations (CLOs). CLOs are securitizations of portfolios of loans through a bankruptcy-remote special-purpose vehicle (SPV) that issues asset-backed securities in one or more classes (or tranches). In general, CLOs are backed by a variety of assets, including whole commercial loans, revolving credit facilities, letters of credit, and bankers' acceptances.

CMBS: Report commercial mortgage-backed securities (CMBS).

Common Stock (Equity): Report common stock (equity). Provide the name of the issuer in the Security Description 2 column.

Auto ABS: Report asset-backed securities (ABS) collateralized by auto loans.

Credit Card ABS: Report asset-backed securities (ABS) collateralized by credit card loans.

Student Loan ABS: Report asset-backed securities (ABS) collateralized by student loans.

Other ABS (excl HEL ABS): Report all other ABS that cannot properly be reported as auto ABS, credit card ABS, student loan ABS or home equity loan ABS.

Corporate Bond: Report corporate bonds. Corporate bonds are debt obligations issued by corporations and may be secured or unsecured. Report the issuer name in the Security Description 2 column. Report the sector (i.e., the industry name) in the Security Description 3 column according to North American Industry Classification System (NAICS) industry. If a NAICS industry is not available, report the relevant Global Industry Classification Standard (GICS) industry. If neither NAICS nor GICs industries are available, report the relevant Standard Industrial Classification (SIC) industry.

Domestic Non-Agency RMBS (incl HEL ABS): Report residential mortgage-backed securities (RMBS), including securities backed by home equity loans, that are issued by domestic non-government agency entities.

Foreign RMBS: Report residential mortgage-backed securities of foreign issuers. Provide the country in the Security Description 2 column.

Municipal Bond: Report bonds issued by states, cities, counties, and other governmental entities at or below the state level.

Mutual Fund: Report investments in mutual funds, including money market mutual funds and mutual funds that invest solely in U.S. government securities.

Preferred Stock (Equity): Refer to the FR Y-9C Glossary entry for "Preferred Stock." Provide the issuer name in the Security Description 2 column.

Sovereign Bond: Report bonds issued by the central governments of foreign countries. Provide the two-letter Country ISO code in the Security Description 2 column.

US Treasuries & Agencies: Exclude mortgage-backed securities. Report U.S. government agency obligations issued by U.S. government agencies and U.S. government-sponsored agencies, including but not limited to, Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates. Include obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Other: Report all securities that cannot properly be reported in the categories above.

Exposure to Debt/Equity Security (USD Equivalent)
Report exposure to the debt/equity security as indicated below.

Amortized Cost (USD Equivalent): In general, amortized cost is the purchase price of a debt security adjusted for amortization of premium or accretion of discount if the debt security was purchased at other than par or face value (for more information, refer to the FR Y-9C Glossary entry for “premiums and discounts”).

Market Value (USD Equivalent): In general, market value is “the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.” For further information, refer to ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*) and the FR Y-9C glossary entry for “fair value.”

Current Face Value: The nominal dollar amount of the security as of the report date.

Original Face Value: The nominal dollar amount originally assigned to the security by the issuer.

OTTI Taken
Report the <u>cumulative amount</u> of other-than-temporary impairments (OTTI) recognized in earnings in the calendar year to date by the BHC on the security (this differs from the “OTTI Taken” request in the Securities 2 schedule, which requests OTTI taken only in the stated quarter). The amounts recorded in this column should correspond to the amounts included in form FR Y-9C, Schedule HI, memoranda item 17(c), “Net impairment losses recognized in earnings.

Accounting Intent
Indicate whether the security is available-for-sale (AFS) or held-to-maturity (HTM).

Pricing Date
Report the pricing date of the security.

Book yield
Report the effective interest rate that would be used to determine credit losses on debt instruments for other-than-temporary impairment (OTTI) purposes. This item is not required for equity securities. For securitization debt, this relates to the yield implicit at the time of acquisition. For further information, refer to ASC Topic 320, Investments—Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*).

Purchase Date
Report the date on which the security was purchased or acquired. The purchase date should be the date associated with the amortized cost value of the security. If current holdings of the same security were acquired in different periods, please provide the amounts and respective purchase dates for the holdings.

B.2—Securities 2

The Securities 2 worksheet collects aggregate positions and OTTI taken into earnings. BHCs should complete the unshaded cells only, providing the amortized cost, market and current face values for the AFS and HTM exposures as of quarter-end. Amounts should be reported in millions of U.S. dollars.

OTTI recognized in earnings should be reported by type of exposure, and should only include the amount taken in the stated quarter.

Realized gains and losses should represent the amount recognized based on sales of AFS securities for the reporting quarter.

Report aggregate positions according to the securities descriptions as defined above for the Securities 1 worksheet.

The total amortized cost of AFS and HTM securities (reported on lines 20 and 40, respectively) must be equal to the sum of the amortized cost of AFS and HTM securities reported in Schedule HC-B, Securities, of the FR Y-9C (item 8, Columns C and A , respectively).

The total market value of AFS and HTM securities (reported on lines 20 and 40, respectively) must be equal to the sum of the fair value of AFS and HTM securities reported in Schedule HC-B, Securities, of the FR Y-9C (item 8, Columns D and B, respectively).

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.

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.

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.

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.

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.

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.

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.

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.

Schedule D—Regulatory Capital Transitions

General Guidance

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).

The Regulatory Capital Transitions FR Y-14Q quarterly schedule is used for monitoring actual progress against the forecasts provided in the FR Y-14A submission. Submit the FR Y-14Q schedule with actual data as of the close of each quarter **(Note actual Q3 data is submitted on the FR Y-14Q report in addition to the actual data submitted separately on the FR Y-14A report).**

Relevant Reference

On July 2, 2013, the Federal Reserve finalized the regulatory capital rules that were proposed on August 30, 2012 and also issued the market risk NPR. All BHCs are required to follow the methodologies outlined in the revised regulatory capital rule (July 2013), the final market risk capital rule (77 Federal Register 53060, August 30, 2012), and market risk NPR (July 2013) for purposes of completing the Regulatory Capital Transitions schedules for the entire forecast period. BHCs should reflect the revised regulatory capital framework on a fully phased-in basis.

Links to these reference documents are listed below:

- Basel global systemically important banks: updated assessment methodology and the higher loss absorbency requirement (July 2013): http://www.bis.org/publ/bcbs255.pdf

- Revised Regulatory Capital Rule (July 2013) including Preamble: http://www.federalreserve.gov/bcreg20130702a.pdf

- Final Market Risk Rule (77 Federal Register 53060, August 30, 2012): http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=f0820797886e39c4a17a3c2e0be5a594&rgn=div9&view=text&node=12:3.0.1.1.6.12.8.2.14&idno=12

- Market Risk NPR (July 2013): http://www.federalreserve.gov/aboutthefed/boardmeetings/20130702__Market_Risk_Capital_Proposed_Rule.pdf

Completing the Schedule

All data should be provided in the non-shaded cells in all worksheets; grey shaded cells include embedded formulas and will be automatically populated.

All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete the "RWA_General" worksheet for all reporting periods. For the purpose of completing the "RWA_General" worksheet, BHCs are required to report credit risk-weighted assets using the methodologies under the standardized approach of the revised regulatory capital rule. Advanced approaches BHCs, including the BHCs that are considered mandatory advanced approaches institutions or that have opted-in voluntarily as an advanced approaches institution, are also required to complete the "RWA_Advanced" worksheet for all reporting periods.

If a BHC does not have an exposure relevant to any particular line item in the worksheets (except for the Planned Action worksheet); it should enter zero (0) in those cells. In order for the embedded formulas to automatically populate the shaded cells in the schedule with calculated numbers, BHCs must complete all unshaded cells in the schedule with a value. In addition, BHCs should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting "Calculation Options" (under the Formulas function) to "Automatic" within Microsoft Excel.

D.1—Capital Composition

The "Capital Composition" worksheet (along with the "Exceptions Bucket Calculator" worksheet) collects the data necessary to calculate the composition of capital under the guidelines set forth by the Revised Regulatory Capital Rule (July 2013). Please provide all data on a fully phased-in basis (i.e., not assuming any transitional or phase- out arrangements included in the revised regulatory capital rule (July 2013).

Line item 1 AOCI opt-out election
Non-advanced approaches BHCs have the option to select either 1 for opt-out, or 0 for opt-in. Note that there are no transition provisions if a BHC makes an AOCI opt-out election.

Those BHCs who elect to opt-out must do so on the holding company's March 31, 2015 FR Y-9C report.

As provided in section 22(b)(ii) of the revised regulatory capital framework, a non-advanced approaches banking organization that seeks to make an AOCI opt-out election is required to do so upon filing its first Call Report or FR Y-9 series report after the date upon which it becomes subject to the final rule (January 1, 2015). Thus, a banking organization's response to line item 53 of the "Capital Composition" tab for the purposes of the 2014 CCAR and stress test cycles would not be binding upon it when that response is provided prior to it making the one-time, permanent AOCI opt-out election in the relevant Call Report or FR Y-9 series report. However, the banking organization should provide a response to line item 53 of the "Capital Composition" tab that best reflects its expected choice with regard to the AOCI opt-out election.

Common Equity Tier 1 Capital

Line item 2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan (ESOP) shares
Report common shares and the related surplus issued by BHCs that meet the criteria of the final rules. This should be net of treasury stock and other investments in own shares to the extent that these are already not recognized on the balance sheet under the relevant accounting standards. This line item should reflect the impact of share repurchases or issuances projected in the CCAR forecast horizon. This line should also reflect the netting of any treasury stock, unearned ESOP shares, and any other contra-equity components.

Line item 3 Retained earnings
Retained earnings reported by BHCs. This should reflect the impact of dividend pay-outs projected in the CCAR forecast horizon.

Line item 4 Accumulated other comprehensive income (AOCI)
Report the amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in Schedule HC, item 26.b.

Line item 5 Common equity tier 1 minority interest includable in common equity tier 1 capital (report this on a fully phased-in basis)
Report the aggregate amount of common equity tier 1 minority interest that is consistent with section 21 of the revised regulatory capital rules. Common equity tier 1 minority interest means the common equity tier 1 capital of a depository institution or foreign bank that is a consolidated subsidiary of the holding company and that is not owned by the holding company. In addition, the capital instruments issued by the subsidiary must meet all of the criteria for common equity tier 1 capital (qualifying common equity tier 1 capital).

Line item 6   Common equity tier 1 capital before adjustments and deductions
This captures the sum of line items 2 through 5.

Common equity tier 1 capital: adjustments and deductions

Line item 7   Goodwill net of associated deferred tax liabilities (DTLs)
Report the amount of goodwill included in Schedule HC, item 10(a).

However, if a BHC has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

If a holding company has significant investments in the capital of unconsolidated financial institutions in the form of common stock, the holding company should report in this item goodwill embedded in the valuation of a significant investment in the capital of an unconsolidated financial institution in the form of common stock (embedded goodwill). Such deduction of embedded goodwill would apply to investments accounted for under the equity method. Under GAAP, if there is a difference between the initial cost basis of the investment and the amount of underlying equity in the net assets of the investee, the resulting difference should be accounted for as if the investee were a consolidated subsidiary (which may include imputed goodwill).

Line item 8   Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs
Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item.

Further, if the holding company has a DTL that is specifically related to an intangible asset (other than servicing assets and PCCRs) acquired in a nontaxable purchase business combination that it chooses to net against the intangible asset for regulatory capital purposes, the amount of disallowed intangibles to be reported in this item should be reduced by the amount of the associated DTL. However, a DTL that the holding company chooses to net against the related intangible reported in this item may not also be netted against DTAs when the holding company determines the amount of DTAs that are dependent upon future taxable income and calculates the maximum allowable amount of such DTAs for regulatory capital purposes.

Line item 9   Deferred Tax Assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs
Report the amount of DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.

AOCI-related adjustments
Holding companies that entered “1” for “Yes” under item 1 must complete items 10 through 14 only for AOCI related adjustments.

Line item 10 Net unrealized gains (losses) on available-for-sale securities
Report the amount of net unrealized holding gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Schedule HC, item 26.b, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Line item 11 Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures
Report as a positive value net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures that is included in Schedule HC, item 26.b, "Accumulated other comprehensive income."

Line item 12 Accumulated net gains (losses) on cash flow hedges
Report the amount of accumulated net gains (losses) on cash flow hedges that is included in Schedule HC, item 26.b, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Line item 13 Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans
Report the amounts recorded in AOCI and included in Schedule HC, item 26.b, "Accumulated other comprehensive income," resulting from the initial and subsequent application of ASC Subtopic 715-20 (formerly FASB Statement No. 158, "Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans") to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans. A holding company may exclude the portion related to pension assets deducted in Schedule HC-R, item 10(b). If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Line item 14 Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI
Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as reported in Schedule HC, item 26.b, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

Holding companies that entered "0" for "No" under item1 must complete item 15 only for AOCI related adjustments.

Line item 15 Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet.
Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:

Line item 16 Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk
Report the amount of unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in the holding company's own credit risk. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Advanced approaches holding companies only: include the credit spread premium over the risk free rate for derivatives that are liabilities.

Line item 17 All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions
Report the amount of other deductions from (additions to) common equity tier 1 capital that are not included in items 1 through 15, as described below:

(1) After-tax gain-on-sale in connection with a securitization exposure
Include any after-tax gain-on-sale in connection with a securitization exposure. Gain-on-sale means an increase in the equity capital of a holding company resulting from a securitization (other than an increase in equity capital resulting from the holding company's receipt of cash in connection with the securitization or reporting of a mortgage servicing asset on Schedule HC).

(2) Defined benefit pension fund assets, net of associated DTLs
A BHC must deduct defined benefit pension fund assets, net of associated DTLs, held by a holding company. With the prior approval of the Federal Reserve, this deduction is not required for any defined benefit pension fund net asset to the extent the holding company has unrestricted and unfettered access to the assets in that fund.

(3) Investments in the holding company's own shares to the extent not excluded as part of treasury stock.
Include the BHC's investments in (including any contractual obligation to purchase) its own common stock instruments, including direct, indirect, and synthetic exposures to such instruments (as defined in the revised regulatory capital rules), to the extent such instruments are not excluded as part of treasury stock, reported in Line Item 54.

For example, if a BHC already deducts its investment in its own shares (for example, treasury stock) from its common equity tier 1 capital elements, it does not need to make such deduction twice.

A holding company may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty credit risk.

The holding company must look through any holdings of index securities to deduct investments in its own capital instruments.

In addition:
(i) Gross long positions in investments in a holding company's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same underlying index;
(ii) Short positions in index securities that are hedging long cash or synthetic

positions may be decomposed to recognize the hedge; and

(iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the holding company's internal control processes which would have been assessed by the Federal Reserve.

(4) Reciprocal cross-holdings in the capital of financial institutions in the form of common stock

Include investments in the capital of other financial institutions (in the form of common stock) that the holding company holds reciprocally (this is the corresponding deduction approach). Such reciprocal crossholdings may result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

(5) Equity investments in financial subsidiaries

A BHC must deduct the aggregate amount of its outstanding equity investment, including retained earnings, in its financial subsidiaries (as defined in 12 CFR 208.77) and may not consolidate the assets and liabilities of a financial subsidiary with those of the parent institution. No other deduction is required for these investments in the capital instruments of financial subsidiaries.

(6) Amount of expected credit loss that exceeds its eligible credit reserves (Advanced approaches institutions that exit parallel run only)

Include the amount of expected credit loss that exceeds the eligible credit reserves.

Line item 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments

A BHC has a non-significant investment in the capital of an unconsolidated financial institution (as defined in section 2 of the revised regulatory capital rules) if it owns 10 percent or less of the issued and outstanding common shares of that institution.

Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The BHC may apply associated DTLs to this deduction.

Line item 19 Subtotal

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the total of common equity tier 1 prior to adjustments less all of the regulatory adjustments and deductions.

Line item 20 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

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

Line item 21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

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

Line item 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 23 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 24 Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions
Report the total amount of deductions related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the holding company does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these deductions.

Line item 25 Total adjustments and deductions for common equity tier 1 capital
This is the sum of line item 20 through 24.

Line item 26 Common Equity Tier 1
This is the subtotal of line item 19 minus line item 25.

Line item 27 Additional tier 1 capital instruments plus related surplus
Report the portion of noncumulative perpetual preferred stock and related surplus included in Schedule HC, item 23, that satisfy all the criteria for additional tier 1 capital in the revised regulatory capital rules of the Federal Reserve.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 1 capital under the Federal Reserve's general risk-based capital rules (12 CFR part 225, appendix A, and, if applicable, appendix E) (for example, tier 1 instruments issued under the TARP program that are grandfathered permanently). Also include additional tier 1 capital instruments issued as part of an ESOP, provided that the repurchase of such instruments is required solely by virtue of ERISA for a banking organization that is not publicly-traded.

Line item 28 Tier 1 minority interest not included in common equity tier 1 capital (report on a fully phased-in basis)
Similar to item 5, this captures all qualifying tier 1 minority interest includable under additional tier 1 capital.

Line item 29 Additional tier 1 capital before deductions
This is the sum of line items 27 and 28.

Line item 30 Additional tier 1 capital deductions
Report additional tier 1 capital deductions as the sum of the following elements:

(1) Investments in own additional tier 1 capital instruments:

Report the holding company's investments in (including any contractual obligation to purchase) its own additional tier 1 instruments, whether held directly or indirectly.

A holding company may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The holding company must look through any holdings of index securities to deduct investments in its own capital instruments. In addition:

(i) Gross long positions in investments in a holding company's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index;

(ii) Short positions in index securities that are hedging long cash or synthetic positions can be decomposed to recognize the hedge; and

(iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the holding company's internal control processes.

(2) Reciprocal cross-holdings in the capital of financial institutions.

Include investments in the additional tier 1 capital instruments of other financial institutions that the holding company holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments. If the holding company does not have a sufficient amount of a specific component of capital to effect the required deduction, the shortfall must be deducted from the next higher (that is, more subordinated) component of regulatory capital.

For example, if a holding company is required to deduct a certain amount from additional tier 1 capital and it does not have additional tier 1 capital, then the deduction should be from common equity tier 1 capital.

(3) Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.

Calculate this amount as follows:

(i) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.

(ii) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.

(iii) If the amount in (i) is greater than the 10 percent threshold for non-significant investments then multiply the difference by the ratio of (ii) over (i).

(iv) If the amount in (i) is less than the 10 percent threshold for non-significant investments, report zero.

(4) Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital.

Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.

(5) Other adjustments and deductions.

Include adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 capital of unconsolidated financial institutions, and significant investments in the tier 2 capital of unconsolidated financial institutions).

Line item 31 Additional tier 1 capital (greater of item 29 minus item 30 or zero)
This item is a shaded cell and is derived from other items in the schedule. This provides the total of additional tier 1 capital.

Tier 1 Capital

Line item 32 Tier 1 capital (sum of items 26 and 31)
This item is a shaded cell and is derived from other items in the schedule. This provides the total amount of tier 1 capital.

Periodic Changes in Common Stock

Line item 33 Common Stock and Related Surplus (Net of Treasury Stock)
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 34 Issuance of Common Stock (Including Conversion of Common Stock)
Captures the total issuance of common stock and related surplus in the reporting period. Report the incremental issuance since the previously reported period on the worksheet. This figure should equal the sum of "Total issuance of common stock" reported in the FR Y-14A Summary Schedule, Capital worksheet for reporting periods that correspond on the Summary schedule.

Line item 35 Repurchases of Common Stock
Captures the total repurchases of common stock in the reporting period. Report the incremental repurchase since the previously reported period on the worksheet. This figure should equal the "Total share repurchases" outlined reported in the FR Y-14A Summary Schedule, Capital worksheet that correspond on the Summary schedule.

Periodic Changes in Retained Earnings

Line item 36 Net Income (Loss) Attributable to Bank Holding Company
Refer to FR Y-9C instructions for Schedule HI-A, item 4. Report losses as a negative value. Note that income amounts should reflect the calendar year to date results.

Line item 37 Cash Dividends Declared on Preferred Stock
Refer to FR Y-9C instructions for Schedule HI-A, item 10.

Line item 38 Cash Dividends Declared on Common Stock
Refer to FR Y-9C instructions for Schedule HI-A, item 11.

Line item 39 Previously Issued Tier 1 Capital Instruments (Excluding Minority Interest) that would No Longer Qualify (please report 100% value)
Report 100% of the value of previously issued Tier 1 capital instruments that will no longer

qualify as Tier 1 capital as per the revised regulatory capital rule (July 2013) (including perpetual preferred stock and trust preferred securities subject to phase-out arrangements). Report balances in full, without reflecting any phase-out arrangements included in the revised regulatory capital rule (July 2013).

Line item 40 Previously Issued Tier 1 Minority Interest that Would No Longer Qualify (Please Report 100% Value)

Report 100% of the value of previously issued tier 1 minority interest that will no longer qualify as tier 1 capital as per the revised regulatory capital rule (July 2013). Report balances in full, without reflecting any phase-out arrangements included in the revised regulatory capital rule (July 2013).

Line item 41 Does Line 33, "Common Stock and Related Surplus" = Line 2 for "Common Stock and Related Surplus"?

This item is a shaded cell and is a validation check to ensure Line 33 equals the value in Line 2 within this worksheet; no input required. Ensure that "Yes" appears across all cells.

Line item 42 Data Completeness Check

If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

D.2—Exception Bucket Calculator

The Exception Bucket Calculator worksheet collects the data necessary to calculate the items that may receive limited recognition in Common Equity Tier 1 (i.e., significant investments in the common shares of unconsolidated financial institutions, mortgage servicing assets and deferred tax assets arising from temporary differences). These items may be recognized in Common Equity Tier 1 up to 10% of the BHC's common equity on an individual basis and 15% on an aggregated basis after application of all regulatory adjustments.

Significant investments in the capital of unconsolidated financial institutions in the form of common stock

Line item 1 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock

Aggregate holdings of capital instruments relevant to significant investments in the capital of unconsolidated financial entities, including direct, indirect and synthetic holdings in both the banking book and trading book.

Line item 2 Permitted offsetting short positions in relation to the specific gross holdings included above

Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.

Line item 3 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions

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

Line item 4 10 percent common equity tier 1 deduction threshold

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

Line item 5 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

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

Mortgage servicing assets

Line item 6 Total mortgage servicing assets classified as intangible

Mortgage servicing assets may receive limited recognition when calculating common equity tier 1, with recognition typically capped at 10% of the bank's common equity (after the application of all regulatory adjustments).

Line item 7 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards

The amount of mortgage servicing assets to be deducted from common equity tier 1 is to be offset by any associated deferred tax liabilities, with recognition capped at 10% of the bank's common equity tier 1(after the application of all regulatory adjustments). If the bank chooses to net its deferred tax liabilities associated with mortgage servicing assets against deferred tax assets (in Line 17 of the Capital Composition worksheet), those deferred tax liabilities should not be deducted again here.

Line item 8 Mortgage servicing assets net of related deferred tax liabilities
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 9 10 percent common equity tier 1 deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 10 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Deferred tax assets due to temporary differences

Line item 11 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs
Net deferred tax assets arising from temporary differences may receive limited recognition in common equity tier 1, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments).

Line item 12 10 percent common equity tier 1 deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 13 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)

Line item 14 Sum of items 3, 8, and 11
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 15 15 percent common equity tier 1 deduction threshold (item 19 in the Capital Composition tab minus item 14, multiplied by 17.65 percent)
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 16 Sum of items 5, 10, and 15
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 17 Item 14 minus item 16
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 18 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 19 Data Completeness Check

If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

D.3—Risk-Weighted Assets – Advanced

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 "RWA_Advanced" worksheet. All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete the "RWA_General" worksheet.

In the "RWA_Advanced" worksheet, BHCs should provide risk-weighted asset estimates reflecting the final market risk capital rule (77 Federal Register 53060, August 30, 2012), the market risk NPR (July 2013), and the advanced approaches of the revised regulatory capital rule (July 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 worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

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.

Credit Risk (including Counterparty Credit Risk (CCR) and non-trading credit risk) – 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 Corporate
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 2 Corporate (not including receivables); Counterparty Credit Risk Exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))
Overall risk-weighted assets for corporate (not including receivables) counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 3 Corporate (not including receivables); Other Exposures
Overall risk-weighted assets for other corporate exposures (not including receivables), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 4 Sovereign
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 5 Sovereign; Counterparty Credit Risk Exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))
Overall risk-weighted assets for sovereign counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 6 Sovereign; Other Exposures
Overall risk-weighted assets for other sovereign exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk- weighted assets.

Line item 7 Bank
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 8 Bank; Counterparty Credit Risk Exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))
Overall risk-weighted assets for bank counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 9 Bank; Other Exposures
Overall risk-weighted assets for other bank exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 10 Retail
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 11 Retail; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to Central counterparties (CCPs))
Overall risk-weighted assets for retail counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to Central counterparties (CCPs), after applying the 1.06 scaling factor to IRB credit risk-weighted assets.

Line item 12 Retail; Other Exposures
Overall risk-weighted assets for other retail exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Line item 13 Equity
Overall risk-weighted assets for equity exposures, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk- weighted assets.

Line item 14 Securitization
Overall risk-weighted assets for securitizations that are held in the held-to-maturity or available-for-sale portfolios, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets. For purposes of CCAR submission, banking book securitization exposures subject to a 1250% risk weight or the equivalent of a deduction (i.e. dollar-for-dollar capital requirement) should be included here.

Line item 15 Trading Book Counterparty Credit Risk Exposures (if not included in above)
Overall risk-weighted assets for counterparty credit risk exposures in the trading book if the

BHC is not able to include them in the portfolio of the counterparty as specified above.

Line item 16 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.

Line item 17 Advanced Credit Valuation Adjustment (CVA) Approach
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 18 Credit Valuation Adjustment (CVA) capital charge (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 19 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 20 Simple CVA Approach: Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)
Risk-weighted asset (RWA) equivalent using the simple credit valuation adjustment (CVA) approach.

Line item 21 Other Credit Risk
If the BHC is unable to assign credit risk-weighted assets to one of the above categories, even on a best-efforts basis, they should be reported in this line.

Line item 22 Total Credit Risk-Weighted Assets (RWA)
This item is a shaded cell and is derived from other items in the schedule; no input required.

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 23 Standardized Specific Risk (excluding securitization and correlation)
Risk-weighted asset (RWA) 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.

Line item 24 Value at Risk (VaR) with Multipliers (general and specific risk)
BHC-wide 10-day value-at-risk (VaR) inclusive of all sources of risks that are included in the value-at-risk calculation. The reported value-at-risk should reflect actual multipliers as of the reporting date.

Line item 25 Stressed Value-at-Risk (VaR) with Multipliers (general and specific risk)
BHC-wide 10-day stressed value-at-risk (VaR) inclusive of all sources of risk that are included in the stressed value- at-risk calculation. The reported stressed value-at-risk should reflect actual multipliers as of the reporting date.

Line item 26 Incremental Risk Capital Charge (IRC)
Risk-weighted asset (RWA) equivalent for incremental risk in the trading book.

Line item 27 Correlation Trading
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 28 Correlation Trading: Comprehensive Risk Measurement (CRM), Before Application of Surcharge
Risk-weighted asset (RWA) 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.

Line item 29 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.

Line item 30 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 31 Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net Short
100% of the risk-weighted asset (RWA) 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 32 Non-modeled Securitization
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 33 and 34.

Line item 33 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 34 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 35 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.

Line item 36 Total Market Risk-Weighted Assets (RWA)
This item is a shaded cell and is derived from other items in the schedule; no input required.

Other

Line item 37 Other Capital Requirements
Risk-weighted assets (RWA) for settlement risk and other capital requirements. If no such requirements exist, 0 should be entered.

Line item 38 Operational Risk
Risk-weighted assets (RWA) for operational risk.

Line item 39 Total Risk-Weighted Assets
This item is a shaded cell and is derived from other items in the schedule, no input required.

Line item 40 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—Risk-Weighted Assets – General

All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete "RWA_General" worksheet. In addition, advanced approaches BHCs are required to complete "RWA_Advanced" worksheet due to the floor requirement per the Collins Amendment under Section 171 of the DFA.

For the purpose of completing the "RWA_General" worksheet, BHCs are required to report credit risk- weighted assets using the methodologies in the standardized approach of the revised regulatory capital rule (July 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 worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

Credit Risk per Standardized Approach (Revised regulatory capital rule, July 2013)

Line item 1 Cash items in the process of collection
Report risk-weighted asset of cash items in process of collection. For more guidance refer to the preamble to the Revised Regulatory Capital Rule for additional information (see link under "Relevant References" of these instructions).

Line item 2 Exposures conditionally guaranteed by the U.S. government, its central bank, or U.S. government agency
Report risk-weighted asset of claims conditionally guaranteed by the U.S. government, its central bank, or a U.S. government agency. For more guidance refer to "Exposures to Sovereigns" in Section VIII, "Standardized Approach for Risk-weighted Assets", of the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 3 Claims on government-sponsored entities
Report risk-weighted asset of claims on government-sponsored entities. For more guidance refer to "Exposures to Government-sponsored Entities" in Section VIII, "Standardized Approach for Risk-weighted Assets", of the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 4 Claims on U.S. depository institutions and NCUA-insured credit unions
Report risk-weighted asset of claims on U.S. depository institutions and NCUA-insured credit unions. For more guidance refer to "Exposures to Depository Institutions, Foreign Banks, and Credit Unions" in Section VIII, "Standardized Approach for Risk-weighted Assets", of the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 5 Revenue bonds issued by state and local governments in the U.S., and general obligation claims on and claims guaranteed by the full faith and credit of state and local governments (and any other PSE) in the U.S.
Report risk-weighted asset of both revenue and general obligation bonds issued by state and local governments in the U.S. For more guidance refer to "Exposures to Public-sector Entities" in Section VIII, "Standardized Approach for Risk-weighted Assets", of the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 6 Claims on and exposures guaranteed by foreign governments and their central banks

Report risk-weighted asset of claims on and exposures guaranteed by foreign governments and their central banks. For more guidance refer to “Exposures to Sovereigns” in Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 7 Claims on and exposures guaranteed by foreign banks
Report risk-weighted asset of claims and exposures guaranteed by foreign banks. For more guidance refer to “Exposures to Depository Institutions, Foreign Banks, and Credit Unions” in Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 8 Claims on and exposures guaranteed by foreign PSEs
Report risk-weighted asset of claims on and exposures guaranteed by foreign Public-sector Entities. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 9 Multifamily mortgage loans and presold residential construction loans
Report risk-weighted asset of multifamily mortgage loans and presold residential construction loans. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 10 Residential mortgage loans subject to 50% risk-weight
Report risk-weighted asset of residential mortgage loans that qualify for a 50% risk-weight. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 11 Other residential mortgage loans
Report risk-weighted asset of residential mortgage loans not included in items 9 and 10 above. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 12 Past due exposures
Report risk-weighted asset of past due exposures. Note the risk-weighted asset of these exposures should be excluded from the other items in this section. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 13 High-volatility commercial real estate loans
Report risk-weighted asset of high-volatility commercial real estate loans. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 14 Commercial loans/Corporate exposures
Report risk-weighted asset of all commercial and corporate exposures, including bonds and loans. For more information refer to Section VIII, “Standardized Approach for Risk-weighted Assets”, of the preamble to the Revised Regulatory Capital Rule (see link under “Relevant References” of these instructions).

Line item 15 Consumer loans and credit cards
Report risk-weighted asset of consumer loans and credit cards. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 16 Other revised regulatory capital rule risk-weight items
Report risk-weighted asset of the threshold deduction items (mortgage servicing assets, certain deferred tax assets, and investments in the common equity of financial institutions) that are not deducted from capital and are subject to risk weight of 250 percent. In addition, certain high-risk exposures such as credit-enhancing interest only (CEIO) strips that receive 1,250 percent risk weight should be included in this line. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 17 Off-balance sheet commitments with an original maturity of one year or less that are not unconditionally cancelable
Report risk-weighted asset of off-balance sheet commitments with an original maturity of one year or less that are not unconditionally cancelable. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 18 Off-balance sheet commitments with an original maturity of more than one year that are not unconditionally cancelable
Report risk-weighted asset of off-balance sheet commitments with an original maturity of more than one year that are not unconditionally cancelable. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 19 Other off-balance sheet exposures
Report risk-weighted asset of off-balance sheet exposures. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 20 Over-the-counter derivative contracts
Report risk-weighted asset of over-the-counter derivative contracts. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 21 Securitization exposures
Report risk-weighted asset of securitization exposures. For more information refer to Section VIII, "Standardized Approach for Risk-weighted Assets", of the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 22 Equity exposures
Report risk-weighted asset of equity exposures. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 23 Other credit risk
Report risk-weighted asset of all other credit risk not captured above. For more information refer to the preamble to the Revised Regulatory Capital Rule (see link under "Relevant References" of these instructions).

Line item 24 Total Credit RWA per Standardized Approach
This item is a shaded cell and is derived from other items in the schedule, no input required.

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 25 to 38, refer to instructions for items 23 to 36, respectively, for market risk under Worksheet 3—Risk Weighted Assets – Advanced.

Other

Line item 39 Other Capital Requirements
Risk-weighted assets (RWA) for other capital requirements. Include in this line item the amount of the BHC's ALLL that is not included in tier 2 capital and any amounts of allocated transfer risk reserves; these amounts should be included as negative values to reflect their deduction from total RWA. If no such requirements exist, 0 should be entered.

Line item 40 Total Risk-Weighted Assets
This item is a shaded cell and is derived from other items in the schedule; no input required.

Line item 41 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.5—Leverage Exposure

All BHCs must complete the portion of the worksheet relevant to "Leverage Exposure for Tier 1 Leverage Ratio" (lines 1 - 4). Advanced approaches BHCs must also complete the portion of the worksheet relevant to "Leverage Exposure for Supplementary Leverage Ratio" (lines 5 - 14).

The exposure measures for both leverage ratios are based upon methodologies in the revised regulatory capital rule (July 2013). BHCs should report supplementary leverage ratio components as calculated using the average as of quarter end for the relevant period based upon the simple arithmetic mean of exposures calculated on a monthly basis. BHCs that are unable to calculate monthly data may report exposures as of the quarter end.

Leverage Exposure for Tier 1 Leverage Ratio (applicable to all BHCs)

Line item 1 Average Total Assets

Report average total on-balance sheet assets as reported in the FR Y-9C, Schedule HC-K, item 5.

Line item 2 Amounts Deducted from Common Equity Tier 1 and Additional Tier 1 Capital

Regulatory deductions from tier 1 capital. Deductions from tier 1 capital should be calculated as per the revised regulatory capital rule.

Line item 3 Other Deductions from (Additions to) Assets for Leverage Ratio Purposes

Other deductions from or additions to assets for purposes of the leverage ratio as per the revised regulatory capital rule.

Line item 4 Total Assets for the Leverage Ratio

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

Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches BHCs only)

Line item 5 On-Balance Sheet Derivatives

Total carrying value of derivatives reported on-balance sheet.

Line item 6 Derivatives, Potential Future Exposure

Potential future exposure amount for each derivative contract to which the BHC is a counterparty (or each single- product netting set for such transactions).

Line item 7 On-Balance Sheet Repo-Style Transactions

Total carrying value of repo-style transactions (including repurchase agreements, securities lending and borrowing transactions, and reverse repos) reported on-balance sheet.

Line item 8 Other On-Balance Sheet Items, (Excluding Derivatives and Repo-Style Transactions)

Carrying value of all other on-balance sheet assets.

Line item 9 Off-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)

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

Line item 10 Off-Balance Sheet Items – Of which: Unconditionally Cancellable Commitment eligible for 10% Credit Conversion Factor
Notional amount of unconditionally cancellable commitments made by the BHC.

Line item 11 Off-Balance Sheet Items – Of which: All Other
Notional amount of all other off-balance sheet exposures of the BHC (excluding derivatives and repo-style transactions including securities lending, securities borrowing and reverse repurchase transactions)

Line item 12 Amounts Deducted from Tier 1 Capital (Report as Negative)
Regulatory deductions from tier 1 capital. Deductions from tier 1 capital should be calculated as per the revised regulatory capital rule.

Line item 13 Other Deductions from (Additions to) Leverage Exposure
Other deductions from or additions to assets for purposes of the supplementary leverage ratio as per the revised regulatory capital rule.

Line item 14 Total Leverage Exposure for Supplementary Leverage Ratio
This item is a shaded cell and is derived from other items in the schedule, no input required.

Data Completeness Check

Line item 15 Leverage Exposure for Tier 1 Leverage Ratio (applicable to all BHCs)
Check to ensure worksheet is complete. Please ensure that "Yes" appears across all cells.

Line item 16 Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches institutions only)
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.6—Planned Actions

The FR Y-14Q Planned Action worksheet collects information on the results of all material planned actions that management outlined in its FR Y-14A Regulatory Capital Transitions submission. The objective of this section is to track the BHC's progress in its actual strategic actions taken relative to its proposed planned actions as reported in its most recently submitted FR Y-14A Regulatory Capital Transitions schedule Planned Action worksheet.

For each reporting period, BHCs should report the incremental quantitative impact of each action on:

- Common equity tier 1 capital
- Tier 1 capital
- Risk-weighted assets (RWA)_General
- RWA_Advanced
- Average Total Assets for Leverage Capital Purposes (relevant to the tier 1 leverage ratio; to be completed by all BHCs)
- Total Leverage Exposure for the Supplementary Leverage Ratio (to be completed by advanced approaches BHCs only); and
- Balance sheet.

The quantitative impact of actions submitted by BHCs should represent the stand-alone, incremental immediate impact of the action.

Column Instructions

Note that certain columns include an option of "other" in the drop down list that can be used if the listed action cannot be described using the listed selections.

Column B Description

Brief description of the planned action.

Column C Action Type

Select from a list of available actions provided in the schedule. BHCs should select the type of action that best describes the planned action.

Column D Exposure Type

Select from a list of available exposure types provided in the schedule. BHCs should select the type of exposure that is most impacted by the planned action.

Column E RWA Type

Selection from a list of available RWA exposure types provided in the schedule. For planned actions that have an impact on RWAs, the BHC should report the type of RWA (i.e., Counterparty Credit, Other Credit, Market, or Operational) that is most impacted by the planned action.

Columns F-L Projected impact (for the as-of date) on:

- **Common Equity Tier 1**
- **Tier 1**
- **Risk-Weighted Assets (RWA)_General (impact on the RWA projections shown on RWA_General worksheet)**

- **RWA_Advanced (impact on the RWA projections shown on RWA_Advanced worksheet)**
- **Average Total Assets for Leverage Capital Purposes**
- **Total Leverage Exposure for Supplementary Leverage Ratio**
- **Balance Sheet**

Projected incremental impact quarter-over-quarter on the BHC's common equity tier 1 capital, Tier 1 capital, risk-weighted assets, leverage exposures and balance sheet in $Millions as realized during the quarter ending on the as-of date.

Columns F
Report the incremental impact to date on the BHC's Common Equity Tier 1 Capital in $Millions.

Column G
Report the incremental impact to date on the BHC's Tier 1 Capital in $Millions.

Column H
Report the incremental impact to date on the BHC's risk-weighted assets (RWA) shown on RWA_General worksheet in $Millions.

Column I
Report the incremental impact to date on the BHC's risk-weighted assets (RWA) shown on RWA_Advanced worksheet in $Millions. Only advanced approaches BHCs should complete Column I.

Column J
Report the incremental impact to date on the BHC's Average Total Assets for Leverage Capital Purposes (relevant to the Tier 1 Leverage Ratio; to be completed by all BHCs).

Column K
Report the incremental impact to date on the BHC's Total Leverage Exposure for the Supplementary Leverage Ratio in $Millions. Only advanced approaches BHCs should complete Column K.

Column L
Report the incremental impact to date on the BHC's balance sheet in $Millions.

Column M Confirm detailed description of action provided in separate attachment
Select "Yes" to confirm that your BHC has provided supporting documentation to describe the nature of the planned action and key assumptions factored into the action's projected impact. Also, clearly describe the file name or location of the additional information associated with each reported action. See the Regulatory Capital Transitions section of Appendix A: Supporting Documentation for more information.

Column N Comments
Enter any additional comments including explanations for any significant changes in reported values from previous quarter, as well as any significant deviations from the projection path that can be derived from the most recent CCAR submission.

Schedule E—Operational Risk

General Instructions
Each quarter an institution must submit **the Operational Loss History** and **Legal Reserve Frequency** data files.

E.1—Operational Loss History

Submit a complete history of operational losses at and above the institution's established collection threshold(s) in accordance with the following instructions.

The data file should contain all operational losses, with the exception of data on legal reserves, captured by the institution as of the respective reporting quarter end, starting from the point-in-time at which the institution began capturing operational loss event data in a systematic manner.

An operational loss is defined as a financial loss (excluding insurance or tax effects) resulting from an operational loss event and includes all expenses associated with an operational loss event except for opportunity costs, forgone revenue, and costs related to risk management and control enhancements implemented to prevent future operational losses. An operational loss event is defined as an event that results in loss and is associated with any of the seven operational loss event type categories (Level 1) identified and defined in Reference Table E.1.a.

Each loss event must contain a unique reference number. A single operational loss event could have multiple impacts (e.g., several accounting or recovery dates) and/or could be assigned to multiple business lines. In cases where the institution submits a single loss event that has multiple impacts and/or is assigned to multiple business lines, **the same reference number must be used** to link these individual records to the same event.

The requirement for reporting a loss event is based on the event's total loss amount, regardless of how the loss amount is distributed. For example, if an institution's collection threshold is $10,000 and a single loss event of $12,000 was assigned evenly to three business lines (i.e., $4,000 each), then the event needs to be included in the institution's submitted data file.

Do *not* report separate, distinct operational loss events on an *aggregated* basis. For example, the "bundling" of *separate* loss events that fall below the institution's established threshold into one loss event record should not be reported.

Foreign banking institutions should report operational losses that impact the institution's U.S. operations in accordance with these reporting instructions.

Ensure that the information provided for each descriptive element conforms to the reporting instructions in the Operational Loss Data Collection Schedule in Section 1.

E.2—Legal Reserves Frequency

Report the total number of ***outstanding/pending*** legal events by Business Line and Event

Type for which a legal reserve(s) has been established in accordance with the following instructions.

The total number reported should be based on the number of legal events, ***not*** the number of "reserve entries." The total number of outstanding/pending legal events should be reported by the quarter and year in which the first legal reserve for each respective legal event was recorded. For example, a legal event that had three separate reserves recorded in Q1-2011, Q4-2011, and Q2-2012 should be included as one event in the Q1-2011 total.

Previously reported legal events that have been settled or closed during the current reporting quarter should not be included in the current or future submissions. These events should be detailed as part of the Operational Loss History. Example: A reserve for a legal event was first recorded in Q1-2011. The legal event was then settled in Q2-2012. In this example, the legal event should not be included in the institution's Q2-2012 Legal Reserve Frequency submission or future Legal Reserve Frequency submissions, but should be included in the firms Operational Loss History.

The total number outstanding/pending legal events for which the first legal reserve was recorded on or prior to December 31, 2007 must be reported under "Q4-2007" by Business Line and Event Type in accordance with the following instructions. To clarify, total numbers reported by business line and event type under Q4-2007 should represent the total number of *outstanding/pending* legal events for which a reserve(s) was established prior to December 31, 2007 **and** for which reserves are still in place as of the current reporting quarter.

Ensure the information provided for each descriptive element conforms to the reporting instructions in the Legal Reserves Frequency Schedule in Section 5. For illustrative purposes, an example of a Legal Reserves Frequency Schedule is provided in Reference Table E.1.c.

Section 1. Operational Loss Data Collection Schedule

Field Reference	Field Name	Description	Format N:Numeric C: Character A:Alphanumeric
A	Reference Number	Report the unique institution-established identifier assigned to each loss event. The reference number should not include any white spaces, tabs, or special characters.	A
B	Capture Date	Report the date that the institution captured/recorded the loss event in its internal operational loss database. The Capture Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011," should be "01/05/2011."	Date MM/DD/YYYY
C	Occurrence Date	Report the date that the operational loss event occurred or began. The Occurrence must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011, "should be "01/05/2011."	Date MM/DD/YYYY
D	Discovery Date	Report the date that the operational loss event was first discovered by the institution. The loss event's discovery date should not be earlier than its occurrence date. The Discovery Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011," should be "01/05/2011."	Date MM/DD/YYYY
E	Accounting Date	Report the date that the financial impact of the operational loss event was recorded on the institution's financial statements. Generally, the loss event's accounting date should not be earlier than its occurrence date or discovery date; however, there are cases where accounting date can accurately be reflected prior to discovery data. The Accounting Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011,"	Date MM/DD/YYYY
F	Applicable Loss Data Collection Threshold	Report the institution-established loss data collection threshold that was applicable to the respective business line/function and in effect at the time the loss event was captured.	N
G	Gross Loss Amount ($USD)	Report the total financial impact of the operational loss event before any recoveries and excluding insurance and/or tax effects. The GLA should include all expenses associated with an operational loss event except for opportunity costs, forgone revenue, and costs related to risk management and control enhancements implemented to prevent future operational losses. Also, the following types of events should **not** be included in the gross loss amount or the institution's completed Schedule:	N

Field Reference	Field Name	Description	Format N:Numeric C: Character A:Alphanumeric
		Near Misses: An operational risk event that did not result in an actual financial loss or gain to the institution. *Timing Events*: An operational risk event that causes a temporary distortion of the institution's financial statements in a particular financial reporting period but that can be fully corrected when later discovered (e.g., revenue overstatement, accounting and mark-to-market errors). *Credit Boundary Events:* Losses that are related to both operational risk and credit risk. For example, where a loan defaults (credit risk) and the bank discovers that the collateral for the loan was not properly secured (operational risk). [Exception: Retail credit card losses arising from non- contractual third-party initiated fraud (for example, identity theft) should be treated as external fraud operational losses and **should be included** in the institution's submission.] *Forgone Revenues/Opportunity Costs*: Inability to collect potential future revenues due to operational risk related failures. *Gains*: Situations where an operational risk related failure results in a financial gain for the institution. In addition, Gross Loss Amounts: Should be reported in units of one (not thousands), rounded to the nearest unit (for example, a one million dollar loss would be reported as 1,000,000). Must be reported in $US dollars. Loss amounts recorded in foreign currency should be converted to $US dollars using a foreign exchange rate as of the accounting date associated with the respective loss. Cannot be reported as a negative value.	
H	Recovery Amount	A recovery is an independent occurrence, related to the original loss event, separate in time, in which funds or outflows of economic benefits are received from a third party,	N

Field Reference	Field Name	Description	Format N:Numeric C: Character A:Alphanumeric
	($USD)	excluding funds received from insurance providers. Recovery Amounts: • Should not be included in the Gross Loss Amount column or netted into the gross loss amount. • Should have the same reference number as the associated loss event. • Should be reported in units of one (not thousands), rounded to the nearest unit (for example, a one million dollar loss would be reported as 1,000,000). • Should be reported in $US dollars. Recoveries recorded in foreign currency amounts should be converted to $US dollars using a foreign exchange rate as of the accounting date associated with the respective recovery. • Cannot be reported as a negative value.	
I	Basel Event-Type Category: Level 1	All loss events reported by the institution must be mapped to one of the seven "Level 1 Event Types" in Reference Table E.1.a. This field must contain the respective Level 1 Event-Type code specified in Reference Table E.1.a (i.e., ET1, ET2, ET3….ET7). The exact code provided must be used (e.g., "ET1") with no additional characters or spaces added.	A
J	Basel Event-Type Category: Level 2	If the institution categorizes loss events to the "Level 2 Event-Types" in Reference Table E.1.a, use the Level 2 Event-Type codes specified in Reference Table E.1.b (i.e., ET11 – ET76). If the institution does not map loss events to those Level 2 Event-Types, or cannot map a particular loss event to one of the Level 2 Event-Types contained in Reference Table E.1.a, then "ET00" should be inserted in this field. The exact code provided must be used (e.g., "ET41") with no additional characters or spaces added.	N
K	Basel Business Line Level 1	All loss events reported by the institution must be mapped to one of the nine "Level 1 Business Lines" in Reference Table E.1.b. This field must contain the specific Level 1Business Line code identified in Reference Table E.1.b (i.e., BL1, BL2, BL3….BL9) which corresponds to the Level 1 Business Line.	N
L	Basel Business Line Level 2	If the institution categorizes loss events to the "Level 2 Business Lines" (Column L) in Reference Table E.1.b, use the Level 2 Business Line codes specified in Reference Table E.1.b (i.e., BL11 – BL81). If the institution does not map loss events to those Level 2 Business Lines, then insert BL00 in the respective field(s) in this column.	N
M	Internal Business Line or Corporate Function	Report the institution-specific business line (e.g., Equities) or corporate function (e.g., HR, Finance or Compliance) to which the operational loss event has been assigned. This field should contain a numeric code (i.e., 1, 2, 3…) with each unique internal business line mapped to a unique digit representing that business line/corporate function. The institution should provide this mapping using the schedule provided in Table 3 ('Internal Business Line') of the attachment.	N
N	Acquired or	If the loss event being reported originated from an acquired or merged entity, then	C

Field Reference	Field Name	Description	Format N:Numeric C: Character A:Alphanumeric
	Merged Entities	include the name of the respective acquired or merged entity in this field. If not, then insert “NA” (not applicable). “Events originating from acquired or merged entities” refer to loss events that have a capture date prior to the acquisition/merger date. This requirement should also apply to loss events originating from acquired or merged entities that have capture dates after the acquisition/merger date, if those losses have not yet been integrated into the business lines/functions of the merged entity.	
O	Is Loss Event Included in the Institution’s Most Recently Reported Operational Risk Capital Estimate?	If the institution uses statistical model to estimate operational risk capital, enter “Yes” or “No” depending on whether or not the respective loss event is included in the institution's most recently reported operational risk estimate. If the institution does not estimate operational risk using a statistical model, enter "N/A" for this field.	C Y, N, or N/A
P	Unit of Measure	The Unit-of-Measure (UOM), established by the institution, to which the loss has been assigned for regulatory and/or economic capital calculation purposes. It is the level at which the BHC's quantification model generates a separate distribution for estimating potential operational losses (for example, organizational unit, operational loss event type, risk category, etc.). Some institutions estimate a unique loss distribution for each business line/event type combination while others may estimate scenario loss distributions that span multiple business lines or events types (for example, "Retail Banking/External Fraud"). The UOM field should contain a numeric code (i.e., 1, 2, 3….) that is mapped to a unique UOM. The institution should provide this mapping using the schedule provided in Table 4 (‘Unit-of-Measure’) of the attachment.	N
Q	Detailed Description of Loss Event (required for events ≥ $250k)	For all operational loss events with gross loss amounts greater than or equal to $250 thousand, include a detailed description of the loss event. Generally, the "short-form" descriptions captured in an institutions' internal loss database should suffice.	C

Section 2. Internal Business Line

Field Name	Description	**Format** N: Numeric C: Character
Internal Business Line Code	Report the unique numeric code assigned to the respective Internal Business Line by the institution.	N
Internal Business Line Name	Report the name of the Internal Business Line.	C
Internal Business Line Description	Provide a brief description of the Internal Business Line.	C

Section 3. Unit-of-Measure (UOM)

Field Name	Description	**Format** N: Numeric C: Character
UOM Code	Report the unique numeric code assigned to the respective Unit-of-Measure by the institution.	N
UOM Name	Report the name of the Unit-of-Measure.	C
UOM Descriptio	Provide additional details on Unit-of-Measure, as necessary.	C

Section 4. Threshold Information

Field Name	Description	**Format** N: Numeric C: Character
Collection Threshold(s)	Identify all loss data collection thresholds used for the data reported.	N
Applicable Internal Business Line(s)	Identify the "Applicable Internal Business Line(s)" for which the threshold applies. If the same threshold is used for all data reported, indicate "firm-wide" in the Applicable Internal Business Line(s) field.	C
Effective Time Period of Collection Threshold (FROM)	For all collection thresholds applicable to the data reported, identify the time period for which the respective threshold is/was in effect.	Date MM/DD/YYYY
Effective Time Period of Collection Threshold (TO)	For all collection thresholds applicable to the data reported, identify the time period for which the respective threshold is/was in effect.	Date MM/DD/YYYY
Comments	Use as necessary.	C

Section 5. Legal Reserves Frequency Schedule

Field Reference	Field Name	Description	Format N: Numeric C: Character
A	Quarter	Report the quarter in which the first legal reserve was established for a legal event.	C
B	Year	Report the year in which the first legal reserve was established for a legal event.	N
C	Event Type	The number of outstanding/pending legal events reported by the institution must be mapped to one of the seven "Level 1 Event Types" in Reference Table E.1.a. This field must contain the respective Level 1 Event-Type code specified in Reference Table E.1.a (i.e., ET1, ET2, ET3….ET7). The exact code provided must be used (e.g., "ET1") with no additional characters or spaces added.	C
D	Business Line	The number of outstanding/pending legal events reported by the institution must be mapped to one of the nine "Level 1 Business Lines" in Reference Table E.1.b. This field must contain the specific Level 1 Business Line code identified in Reference Table E.1.b (i.e., BL1, BL2, BL3….BL9) which corresponds to the Level 1 Business Line.	C
E	Number of Outstanding/Pending Legal Events	Report the number of outstanding/pending legal events.	N

Reference Table E.1.a: Level 1 and Level 2 Event-Types

Level 1 Event-Type Categories		**Level 2 Event-Type Categories**	
Code	**Name**	**Code**	**Name**
ET1	Internal Fraud	ET11	Unauthorized Activity
		ET12	Theft and Fraud
ET2	External Fraud	ET21	Theft and Fraud
		ET22	Systems Security
ET3	Employment Practices and Workplace Safety	ET31	Employee Relations
		ET32	Safe Environment
		ET33	Diversity & Discrimination
ET4	Clients, Products & Business Practices	ET41	Suitability, Disclosure & Fiduciary
		ET42	Improper Business or Market Practices
		ET43	Product Flaws
		ET44	Selection, Sponsorship & Exposure
		ET45	Advisory Activities
ET5	Damage to Physical Assets	ET51	Disasters and other events
ET6	Business Disruption and System Failures	ET61	Systems
ET7	Execution, Delivery and Process Management	ET71	Transaction, Capture, Execution and Maintenance
		ET72	Monitoring and Reporting
		ET73	Customer Intake and Documentation
		ET74	Customer/Client Account Management
		ET75	Trade Counterparties
		ET76	Vendors & Suppliers
		ET00	Not Applicable

Level 1 Event-Type Categories	**Definition**
Internal Fraud	*Losses due to acts of a type intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party.*
External Fraud	*Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party.*
Employment Practices and Workplace Safety	*Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity/discrimination events.*
Clients, Products & Business Practices	*Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.*
Damage to Physical Assets	*Losses arising from loss or damage to physical assets from a natural disaster or other events.*
Business Disruption and System Failures	*Losses arising from disruption of business or system failures.*
Execution, Delivery and Process Management	*Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.*

Reference Table E.1.b: Level 1 and Level 2 Business Lines

Level 1 Business Lines		Level 2 Business Lines		Activity Groups
Code	**Name**	**Code**	**Name**	
BL1	Corporate Finance	BL11	Corporate Finance	*Mergers and acquisitions, underwriting, privatizations, securitization, research, debt (government, high yield), equity, syndications, IPO, secondary private placements*
		BL12	Municipal/Government Finance	
		BL13	Merchant Banking	
		BL14	Advisory Services	
BL2	Trading & Sales	BL21	Sales	*Fixed income, equity, foreign exchanges, commodities, credit, funding, own position securities, lending and repos, brokerage, debt, prime brokerage*
		BL22	Market Making	
		BL23	Proprietary Positions	
		BL24	Treasury	
BL3	Retail Banking	BL31	Retail Banking	*Retail lending and deposits, banking services, trust and estates*
		BL32	Private Banking	*Private lending and deposits, banking services, trust and estates, investment advice*
		BL33	Card Services	*Merchant/commercial/corporat e cards, private labels and retail*
BL4	Commercial Banking	BL41	Commercial Banking	*Project finance, real estate, export finance, trade finance, factoring, leasing, lending, guarantees, bills of exchange*
BL5	Payment and Settlement	BL51	External Clients	*Payments and collections, funds transfer, clearing and settlement*
BL6	Agency Services	BL61	Custody	*Escrow, depository receipts, securities lending (customers) corporate actions*
		BL62	Corporate Agency	*Issuer and paying agents*
		BL63	Corporate Trust	
BL7	Asset Management	BL71	Discretionary Fund Management	*Pooled, segregated, retail, institutional, closed, open, private equity*
		BL72	Non-Discretionary Fund Management	*Pooled, segregated, retail, institutional, closed, open*
BL8	Retail Brokerage	BL81	Retail Brokerage	*Execution and full service*
		BL00	Not Applicable	
BL9	Corporate Level – Non- Business Line Specific	*Losses originating from a corporate/firm-wide function that cannot be linked to a specific business line.*		

Reference Table E.1.c: Example of a Completed Legal Reserves Frequency Schedule

(for illustrative purposes only)

Quarter	Year	Event Type Level 1	Business Line Level 1	Number of Outstanding /Pending Legal Events
Q4	2007	ET4	BL2	4
Q4	2007	ET4	BL7	6
Q4	2007	ET1	BL2	5
Q1	2008	ET4	BL3	1
Q3	2008	ET4	BL2	1
Q2	2009	ET4	BL1	2
Q2	2009	ET3	BL4	1
Q3	2009	ET7	BL2	1
Q3	2010	ET4	BL1	3
Q4	2010	ET7	BL7	1

Schedule F—Trading

A. Purpose of Schedule:

This schedule is designed to capture P/L sensitivities to assets firms hold in their trading books, private equity investments, and certain other assets under fair value accounting. These terms are defined as follows:

Trading Book assets are those assets which are reported as trading securities on the FR Y- 9C report, i.e.

"Trading activities typically include (a) regularly underwriting or dealing in securities; interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts; other financial instruments; and other assets for resale, (b) acquiring or taking positions in such items principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, and (c) acquiring or taking positions in such items as an accommodation to customers or for other trading purposes."

Private Equity includes all equity related investments such as common, preferred, and convertible securities.

This includes investments made on a principal basis in standalone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds. This includes Private Equity that is mark to market (MTM), held for sale (HFS) or under fair value option accounting (FVO).

Other Fair Value Assets are all assets held under fair value option (FVO) accounting except for retail and wholesale loans which should be included in the schedules for Retail and Wholesale FVO loans.

Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

B. General Instructions:

Please see the Regional Groupings worksheet for definitions of country/currency categorizations.

Credit Valuation Adjustment (CVA) hedges should be included in this schedule, while CVA itself should be excluded.

Neither Mortgage Servicing Rights (MSR's) nor MSR hedges should be included in this schedule.

All worksheets are required to be filled out.

White cells represent required inputs. Green cells represent required inputs for parameters that are flexible and can be changed.

Gray cells represent calculations or fixed values, and do not need to be completed by the BHC.

Examples of flexible parameters include tenor points and shock %s in some grids. See sheet-specific instructions around acceptable ranges.

Sensitivities related to Exchange Traded Funds (ETFs) that are primarily backed by direct asset holdings should be reported in the appropriate asset class. For example, ETFs that are primarily backed by physical and financial commodities holdings (e.g. XAU) should be included in the Commodities worksheets. Data related to all other ETFs should be reported in the Equity worksheets, except in the case of currency related ETFs. If possible, decompose currency related ETFs into separate currency components and report the related sensitivities in the appropriate currency row of the FX worksheets. If decomposition is not possible, report currency related ETFs in the USD/Other row of the FX worksheets.

C. Item-Specific Instructions:

Worksheet-specific instructions are included within.

Glossary

API 2:	The benchmark price reference for coal imported into northwest Europe. It is calculated as an average of the Argus cost-insurance-freight (cif), Antwerp-Rotterdam-Amsterdam (ARA, major coal importing ports in northwest Europe) assessment and McCloskey's northwest European steam coal marker.
API 4:	The benchmark price reference for coal exported out of South Africa's Richards Bay terminal, it is used in physical and over-the-counter (OTC) contracts. Its value is calculated as the average of the Argus freight-on-board (fob) Richards Bay assessment and McCloskey's fob Richards Bay market.
ARS:	Auction Rate Security - Long term, variable rate bonds tied to short term interest rates. ARS have a long term nominal maturity with interest rates reset through a modified Dutch auction, at predetermined short term intervals.
bp:	Basis Point, 1/100th of 1%.
Carry Value:	The amount of an investment as reflected in the consolidated financial statements prepared in accordance with GAAP.
CDS:	Credit Default Swap - A swap designed to transfer the credit exposure of fixed income products between parties. The buyer of the credit swap receives credit protection, whereas the seller of the swap guarantees the credit worthiness of the product.
CER:	Certified Emission Reduction - A type of emissions unit, or carbon credits, issued by the Clean Development Mechanism (CDM) Executive Board for emission reductions.
CMO:	Collateralized Mortgage Obligation - A type of mortgage backed that represent claims to specific cash flows from large pools of home mortgages. The streams of principal and interest payments on the mortgages are distributed to the different classes of CMO interests, known as tranches. Each tranche may have different principal balances, coupon rates, prepayments risks, and maturity dates.
Covered Bond:	A corporate bond with recourse to a pool of assets that secures or "covers" the bond if the originator (usually a financial institution) becomes insolvent.
CS01:	The sensitivity of the portfolio to 1 bp adjustment to credit spreads.
CVA:	Credit Valuation Adjustment - The market value of the credit risk due to any failure of the counterparty to deliver.
Delta:	The expected change in the value of a derivative for each dollar change in the price of the underlying asset.
DV01:	The dollar value (DV) impact on the value of an asset resulting from a one basis point parallel shift downward in interest rates.
EUA/ETS:	European Union Emissions Trading System - Cap and trade emission allowances in the European Union. Companies can buy and sell from each other as needed.
Gamma:	The expected change in delta exposure for a +1% relative change in the price of the underlying entity. Gamma is used to gauge the sensitivity of a derivative position to a price change in the underlying reference security or portfolio. A large positive gamma can serve to magnify gains and cushion losses.
GICS:	Global Industry Classification Standard - An industry taxonomy developed by MSCI and Standard & Poor's for use by the global financial community.
HY:	High Yield - Bonds rated below investment grade (below BBB). Because these bonds have a higher risk of default, they have higher yields than better quality bonds.
IG:	Investment Grade - Bonds that are rated BBB or above.

iTraxx:	A family of credit default swap index products covering regions of Europe, Australia, Japan and Asia Ex-Japan.
LATAM:	An abbreviation for Latin America.
LCDX:	A North American loan credit default swap index. LCDX consists of 100 reference entities, referencing first lien loans listed on the Markit Syndicated Secured List.
LPG:	Liquefied Petroleum Gas (LPG) is a flammable mixture of hydrocarbon gases used as a fuel in heating appliances and vehicles.
LIBOR:	London Interbank Offered Rate - An interest rate at which banks can borrow funds from other banks in the London interbank market. LIBOR is derived from a filtered average of the world's most creditworthy banks' interbank deposit rates for larger loans with maturities between overnight and one full year.
Lognormal Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%.
MBS:	Mortgage Backed Securities - Debt obligations that represent claims to the cash flows from pools of mortgage loans, most commonly on residential property. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by a governmental, quasi-governmental, or private entities. These entities then issue securities that represent claims on the principal and interest payments made by borrowers on the loans in the pool.
MENA:	An abbreviation for Middle East and North Africa.
MV:	An abbreviation for market value.
Normal Vega	The expected change in the value of an option when the volatility of **the security underlying the option** increases by 1%, i.e. goes from 25% to 26%.
OAS:	Option Adjusted Spread - A measurement tool for evaluating price differences between similar products with different embedded options. A larger OAS implies a greater return for greater risks.
Private Equity:	Private equity is an asset class consisting of equity securities in operating companies that are not publicly traded on a stock exchange.
TIBOR:	Tokyo Interbank Offered Rate - A daily reference rate based on the interest rates at which banks offer to lend unsecured funds to other banks in the Japanese interbank market.
Unfunded Commitments:	Funds pledged for investment but not yet drawn upon.
Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%. When not specified otherwise, vega denotes lognormal vega as opposed to normal vega.
VER:	Voluntary Emission Reductions/Verified Emission Reductions - A type of carbon offset exchanged in the OTC market for carbon credits.
Vol point:	A 1% absolute change in volatility, e.g. a change from 25% to 26%.
Whole Loan:	A mortgage loan which is sold in its entirety on a standalone basis rather than being pooled with other mortgages.
XO:	XO (Crossover) refers to the CDX.NA.XO CDX index, an index of CDS's that are at the crossover point between investment grade and junk (high yield).

Regional Groupings

Advanced Economies	Currency
Andorra	EUR
Australia	AUD
Austria	EUR
Belgium	EUR
Canada	CAD
Channel Islands	GBP
Cyprus	EUR
Denmark	DKK
Estonia	EUR
Finland	EUR
France	EUR
Germany	EUR
Gibraltar	GIP
Greece	EUR
Greenland	DKK
Guam	USD
Guernsey	GGP
Ireland	EUR
Isle of Man	IMP
Italy	EUR
Japan	JPY
Jersey	JEP
Kosovo	EUR
Luxembourg	EUR
Malta	EUR
Monaco	EUR
Montenegro	EUR
Netherlands	EUR
New Zealand	NZD
Norway	NOK
Portugal	EUR
Samoa	USD
San Marino	EUR
Slovakia	EUR
Slovenia	EUR
Spain	EUR
Sweden	SEK
Switzerland	CHF
United Kingdom	GBP
United States	USD
Vatican City	EUR
Virgin Islands (US)	USD
Virgin Islands (British)	USD

Emerging Europe	Currency
Albania	ALL
Belarus	BYR
Bosnia and Herzegovina	BAM
Bulgaria	BGL
Croatia	HRK
Czech Republic	CZK
Hungary	HUF
Iceland	ISK
Latvia	LVL
Liechtenstein	CHF
Lithuania	LTL
Macedonia	MKD
Moldova	MDL
Poland	PLN
Romania	ROL
Russia	RUB
Serbia	RSD
Ukraine	UAH

Latin America & Caribbean	Currency
Antigua and Barbuda	XCD
Argentina	ARS
Aruba	AWG
Bahamas	BSD
Barbados	BBD
Belize	BZD
Bermuda	BMD
Bolivia	BOB
Brazil	BRL
Cayman Islands	KYD
Chile	CLP
Colombia	COP
Costa Rica	CRC
Cuba	CUP
Dominica	XCD
Dominican Republic	DOP
Ecuador	ECS
El Salvador	USD
Grenada	XCD
Guatemala	GTQ
Guyana	GYD
Haiti	HTG
Honduras	HNL
Jamaica	JMD
Mexico	MXN
Nicaragua	NIO
Panama	PAB
Paraguay	PYG
Peru	PEN
Saint Kitts and Nevis	XCD
Saint Lucia	XCD
Saint Vincent and the Grenadines	XCD
Suriname	SRG
Trinidad and Tobago	TTD
Uruguay	UYU
Venezuela	VEF

Asia Ex-Japan	Currency
Bangladesh	BDT
Bhutan	BTN
Brunei	BND
Cambodia	KHR
China	CNY
Fiji	FJD
Hong Kong	HKD
India	INR
Indonesia	IDR
Kazakhstan	KZT
Kyrgyzstan	KGS
Laos	LAK
Macau	MOP
Malaysia	MYR
Maldives	MVR
Mongolia	MNT
Myanmar	MMK
Nepal	NPR
North Korea	KPW
Philippines	PHP
Singapore	SGD
Solomon Islands	SBD
South Korea	KRW
Sri Lanka	LKR
Taiwan	TWD
Tajikistan	TJR
Thailand	THB
Tonga	TOP
Turkmenistan	TMM
Uzbekistan	UZS
Vanuatu	VUV
Vietnam	VND

Middle East & North Africa	Currency
Afghanistan	AFA
Algeria	DZD
Armenia	AMD
Azerbaijan	AZM
Bahrain	BHD
Dubai	AED
Egypt	EGP
Georgia	GEL
Iran	IRR
Iraq	IQD
Israel	ILS
Jordan	JOD
Kuwait	KWD
Lebanon	LBP
Libya	LYD
Morocco	MAD
Oman	OMR
Pakistan	PKR
Qatar	QAR
Saudi Arabia	SAR
Somalia	SOS
Syria	SYP
Tunisia	TND
Turkey	TRY
United Arab Emirates	AED
Yemen	YER

Sub-Saharan Africa	Currency
Angola	AOA
Benin	XOF
Botswana	BWP
Burkina Faso	XOF
Burundi	BIF
Cameroon	XAF
Cape Verde	CVE
Central African Republic	XAF
Chad	XAF
Congo-Brazzaville	XAF
Comoros	KMF
Cote d'Ivoire	XOF
Democratic Republic of the Congo	CDF
Djibouti	DJF
Equatorial Guinea	GQE
Eritrea	ERN
Ethiopia	ETB
Gabon	XAF
Gambia	GMD
Ghana	GHC
Guinea	GNF
Guinea-Bissau	XOF
Kenya	KES
Lesotho	LSL
Liberia	LRD
Madagascar	MGF
Malawi	MWK
Mali	XOF
Mauritania	MRO
Mauritius	MUR
Mozambique	MZM
Namibia	NAD
Niger	XOF
Nigeria	NGN
Republic of the Congo	XAF
Rwanda	RWF
Senegal	XOF
Seychelles	SCR
Sierra Leone	SLL
South Africa	ZAR
Sudan	SDG
Swaziland	SZL
Tanzania	TZS
Togo	XOF
Uganda	UGX
Zambia	ZMK
Zimbabwe	USD

F.1—Equity by Geography

General Instructions

For definitions of the "Other" categories in each section, reference the Regional Groupings worksheet. For example, "Other Advanced Economies" would include entries for any Advanced Economy country (as defined on the Regional Groupings worksheet) that is not explicitly listed in the Advanced Economies section of this worksheet. This Other Advanced Economies row would also include aggregated exposures from explicitly listed countries where the exposures fall below minimal thresholds specified below.

Note that each regional section has a row for cross-country indices, e.g. the Euro Stoxx indices, which may be used if firms have difficulty decomposing sensitivities by country. **Vega should be reported in absolute terms ($MM / +1 vol point) regardless of whether relative or absolute vols were provided on the Equity Spot-Vol Grids worksheet.**

Profit/(Loss) Calculation

Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should run full revaluations assuming all equities move a given relative % and then allocate the resulting P/L by country/index.

For example, all entries in the -50% decline column would be calculated by running a single full-revaluation simulation in which all equities decline by -50% regardless of geography. P/L from this single simulation would then be allocated among the various rows corresponding to different countries/indices.

Thresholds

Sensitivities for countries in **Advanced Economies** for which the delta is less than $3mm may be aggregated and entered as a single entry on the "Other Advanced Economies" row. For **other regions**, sensitivities for which the delta is less than $2mm may be aggregated and entered in the appropriate "Other" row for that region.

Spot Shocks

The spot shocks listed in the green cells may be modified to fit what the firm has available subject to the following constraints:

Spot shocks must at a minimum span 0% to -50% and at least 5 distinct spot shocks less than 0% must be provided.

The difference between adjacent spot shocks must not exceed 25%.

Additional columns for other shock percent may be added. Unused columns should be left blank.

Tenors

In the term structure section, please replace the tenor points shown in green with those the firm has available. Insert additional term structure columns as needed. Unused columns should be left blank.

<u>F.2—Equity Spot-Vol Grid</u>

General Instructions

Each point on the grid should be calculated using full revaluation and should represent firm-wide Profit/(Loss) results.
Vega post spot shock must be provided in absolute terms (units of $MM / +1 vol point) even if the spot-vol grid is populated using relative volatility shocks.
Additional rows and columns for other shock values may be added. Unused rows/columns should be left blank.

Spot Shocks

The spot shocks provided must match those provided on the Equity by Geography worksheet and are subject to the constraints outlined on that worksheet.

Volatility Shocks

The volatility shocks listed in the green cells may be modified subject to the following constraints:
Vol shocks must go out to at least +20 vol points (or an equivalent amount if using a relative methodology).

If using relative volatility shocks, it may be necessary to modify the default volatility shocks shown in the grid based on the level of the volatility surface on the effective date of this submission. Firms must provide at least 3 absolute volatility shocks which are greater than zero.

Absolute Vol Shocks

When shocking spot, "sticky" (i.e., fixed) strike volatility must be kept constant. The implied volatility at each strike should not change and the volatility curve within a given tenor should remain unchanged (in terms of sticky / fixed strike vs. absolute volatility). This is illustrated as we go from Table 1 to Table 2, below.

When shocking implied volatility within a given tenor, the absolute implied volatility at each strike (of each option at each strike) should be shocked in a parallel manner by the same absolute amount. This is illustrated as we go from Table 2 to Table 3.

Table 1:		**Table 2:**		**Table 3:**	
Spot Shock: 0%		Spot Shock: -30%		Spot Shock: -30%, Vol Shock: +10 pts	
<u>Strike</u>	**<u>Implied Vol</u>**	**<u>Strike</u>**	**<u>Implied Vol</u>**	**<u>Strike</u>**	**<u>Implied Vol</u>**
700	32	700	32	700	42
800	27	800	27	800	37
900	23	900	23	900	33
1000	20	**1000**	**20**	**1000**	**30**

Relative Vol Shocks

Firms applying relative volatility shocks would keep their volatility surface fixed in going from Table 1 to Table 2. That is, the implied volatility given a -30% shock would be what the implied volatility was before shocking spot by -30%.

F.3—Other Equity

General Instructions

Entries in the dividend table above should represent the Profit/(Loss) in $MM that the firm would experience if dividend yields in the specified tenors were to decline by -1% in relative terms, i.e. drop from 3% to 2.97%.

For a precise description of what countries constitute Europe, please refer to the UN GeoScheme: (http://millenniumindicators.un.org/unsd/methods/m49/m49regin.htm#Europe).

Tenors

In the term structure section, replace the tenor points shown in green with those the firm has available. Insert additional term structure columns as needed. Unused columns should be left blank. The unspecified tenor column is to be used only if the firm is unable to break out its sensitivities by tenor.

F.4—FX Spot Sensitivities

General Instructions

Enter currency symbols into the green cells of the Currency1 and Currency2 columns. Additional rows may be inserted into this section as needed. Any unused rows should be left blank.

Report on-shore and off-shore currency sensitivities separately.

For non-USD currency pairs:

1) Delta is defined as USD delta equivalent of Currency1, with a positive number indicating long Currency1 / short Currency2, and a negative number indicating short Currency1 / long Currency2.

2) If the currency delta positions are netted and shown only versus USD, then enter zero for delta and show the P/L arising from gamma only in the corresponding currency pair row.

Profit/(Loss) Calculation

Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should complete each row independently. For example, a row for EUR vs. USD would be calculated by shocking only the EUR vs. USD exchange rate and leaving all other exchange rates fixed.

Thresholds

Entries for currencies where the absolute value of the delta is below $50mm and where no grid P/L entries have an absolute value above $10mm may be aggregated and placed into the OTHER vs. USD line.

Spot Shocks

The spot shocks listed in the green cells may be modified to fit what the firm has available subject to the following constraints:

Spot shocks must at a minimum span -30% to +30% and at least four distinct spot shocks on each side of 0% must be provided.

The difference between adjacent spot shocks must not exceed 10%.

Additional columns for other shock percent may be added. Unused columns should be left blank.

In computing the Profit/(Loss) entries, assume normal volatility does not change.

F.5—FX Vega

General Instructions

Enter currency symbols into the green cells of the Currency1 and Currency2 columns. Additional rows may be inserted as needed. Unused rows should be left blank.

Report on-shore and off-shore currency sensitivities separately.

Thresholds

Enter all currency pairs for which the absolute value of the vega **at any tenor (or in total)** exceeds $1 mm / +1 vol point; pairs with smaller vegas may be omitted.

Tenors

In the term structure section, replace the tenor points shown in green with those the firm has available. Insert additional term structure columns as needed. Unused columns should be left blank.

F.6—Rates DV01

General Instructions

For definitions of the "Other" categories in each section, reference the Regional Groupings worksheet. For example, "Other Asia Ex-Japan" would include entries for any Asia Ex-Japan currency (as defined on the Regional Groupings worksheet) that is not explicitly listed in the Asia Ex-Japan section of this worksheet. This Other Asia Ex-Japan row would also include aggregated exposures from explicitly listed currencies where the exposures fall below minimal thresholds specified below.

****DV01s of instruments shocked by market value (MV) such as securitized products, ARS, Loans and defaulted securities must be entered in aggregate on the "Instruments shocked by Market Value" row for the appropriate currency. For the regional sections (Other Advanced Economies, Emerging Europe, Latin America & Caribbean, etc.), DV01s of instruments shocked by MV should not be included to avoid double counting**.

Entries on this sheet should include ALL products with interest rate sensitivities including those such as munis, agencies and ARS for which DV01s are also requested elsewhere in this schedule.

DV01 for Corporates should be included in the Swaps / Discounting Curve line for the appropriate currency. If the OIS curve is used as the discounting curve, report the sensitivities associated with changes in the OIS curve in the Swaps/Discounting Curve rows.

Examples

Example 1: Consider a 5 year receive fixed swap versus 6-month LIBOR, where the standard curve is 3 month LIBOR. The DV01 of the fixed side and the first fixing would appear in the **Swaps / Discounting Curve row as a positive directional risk number**. The DV01 of the 0.5Y by 5Y year basis swap would appear in the 6m row as a positive number as well since a 1 bp drop in that curve would be beneficial. Note that this would correspond to a -1 bp change in x, where x is the spread in the 6m vs. 3m + x basis swap.

Example 2: 3 year basis swap in which the bank pays 1m LIBOR + 10 bps vs. 3m LIBOR, where the standard curve is 3 month LIBOR. The initial 1m and 3m fixings would appear in the **Swaps / Discounting Curve line as a directional risk number**. The remaining 1m by 3Y basis swap would appear in the 1m line as a positive number. Note that this would correspond to a +1 bp change in x, where x is the spread in the 3m vs. 1m + x basis swap.

Sovereign Bonds

Sovereign bonds issued in the same currency as the reference sovereign's base currency should have their DV01's entered on this worksheet. Examples would include U.S. government bonds denominated in USD and U.K. government bonds denominated in GBP. Such instruments would not lead to any credit spread entries on the Sovereign Credit worksheet, though they would lead to entries in the MV (A) and Notional (B) sections of that worksheet.

Euro-denominated bond positions issued by countries using the euro should also be entered on this worksheet only. Note that there are specific rows for "Government" exposures for those countries defined as "Advanced Economies" on the Regional Groupings worksheet. For other countries, the government exposures would be summed with other types of rates exposures and entered in aggregate in the single row for the corresponding country. So, for example, Spanish government bonds would be entered on this worksheet on the row in the "EUR Directional Risks" section labeled "Governments: Spain", while Hungarian government bond exposures would be aggregated along with any other Hungarian rates exposures and entered in the row labeled "HUF". Again, such instruments would not lead to any credit spread entries on the Sovereign Credit worksheet, though they would lead to entries in the MV (A) and Notional (B) sections of that worksheet.

In the case of sovereign bonds issued in a currency that differs from the reference sovereign's base currency, the rates risk should be entered on this worksheet, while the corresponding credit risk should be entered on the Sovereign Credit worksheet. Examples would include Japanese government bonds denominated in USD and U.K. government bonds denominated in EUR.

Any rates exposure from Sovereign CDS should be entered on this worksheet, while the corresponding credit risk should be entered on the Sovereign Credit worksheet.

These instructions with respect to sovereign bonds pertain solely to the entries on this worksheet. Please see the instructions on the Sovereign Credit worksheet when entering the notionals and market values there.

Profit/(Loss) Section

The shock entries listed in the green cells may be modified to fit what the firm has readily available. Shock levels should range from -200 bps to +500 bps and the difference between adjacent shocks should not exceed 100 bps.

Additional columns for other shock percent may be added. Unused columns should be left blank.

Floor rates at +1bp when calculating the Profit/(Loss) from negative rate shocks (i.e. assume rates cannot become negative).

In computing Profit/(Loss), assume normal (absolute) volatility does not change and, to the extent possible, preserve the skew by strike for all shock levels.

Do not include instruments shocked by market value (MV) in computing the Profit/(Loss) points.

Tenors

In the term structure section, replace the tenor points shown in green with those the firm has available. Insert additional term structure columns as needed. Unused columns should be left blank.

F.7—Rates Vega

General Instructions

For definitions of the "Other" categories in each section, reference the Regional Groupings worksheet. For example, the "Other Advanced Economies" section should include entries for any Advanced Economy country (as defined on the Regional Groupings worksheet), when the currency is not explicitly listed on this worksheet.

Similarly, the Totals sections, such as Total Emerging Europe, should contain the summation of the vegas across all the currencies when issuing countries are defined as Emerging Europe on the Regional Groupings worksheet.

Specify in the green cells at the top of the worksheet whether the vegas provided are normal or lognormal and whether the units are $MM / +10% relative move or $MM / +10 bps absolute move.

Tenors

In the term structure section, replace the tenor points shown in green with those the firm has available. Insert additional term structure rows and columns as needed. Unused rows and columns should be left blank.

F.8—Other Rates

General Instructions

Cross-Currency vs. USD basis is defined as USD vs. CCY + x Basis Swap ($K).

Tenors

In the term structure section, replace the tenor points shown in green with those the firm has available. Insert additional term structure columns as needed. Unused columns should be left blank.

F.9—Energy

General Instructions

Delta for commodities is defined as dollarized delta exposure in ($MM).

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega may be reported in absolute ($MM / +1 vol point) or relative ($MM / +10% Rel) terms regardless of whether relative or absolute vols are provided on the Commodity Spot-Vol Grids worksheet, but should be consistent across the Energy, Metals, Ags & Softs and Commodity Indices worksheets. The appropriate vega units may be selected from the list provided in the Vega title cell.

Ideally, storage and other models, which do not qualify for derivatives accounting treatment, should be excluded from this schedule while the underlying (exposure and P/L contribution) should be included. In cases where such exclusion is computationally difficult due to system constraints, firms may include the impacts of storage and other models provided it is immaterial (i.e., the absolute value of the incremental P/L contributed by the model at both spot up +75% and spot down -75% are both <$50mm).

BHCs should decompose the commodities sensitivities of complex products into their constituent product sensitivities wherever possible. The column for **Structured Products** is meant to capture commodity exposures that are not easily decomposed into their underlying components. Examples include structured notes linked to commodity baskets and custom indices.

Tenors

The maturities/maturity buckets in column B may be modified to fit what the firm has available and all should be considered as relative to the effective date of this submission. Please provide monthly data for the first 12 months. Maturities greater than 12 months but less than 10 years from the effective date must be supplied on a monthly, quarterly or annual basis. Maturities greater than 10 Years from the effective date may be grouped together.

Informational section

The columns in the "Informational" section are meant to be SUBSETS of the total exposures entered in the other columns to the left of the "Total Energy" column. Additional informational columns (e.g. Coal, Emissions, etc.) may be inserted if desired.

F.10—Metals

General Instructions

Delta for commodities is defined as dollarized delta exposure in ($MM).

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega may be reported in absolute ($MM / +1 vol point) or relative ($MM / +10% Rel) terms regardless of whether relative or absolute vols are provided on the Commodity Spot-Vol Grids worksheet, but should be consistent across the Energy, Metals, Ags & Softs and Commodity Indices worksheets. The appropriate vega units may be selected from the list provided in the Vega title cell of the Energy worksheet.

Ideally, storage and other models, which do not qualify for derivatives accounting treatment, should be excluded from this schedule while the underlying (exposure and P/L contribution) should be included. In cases where such exclusion is computationally difficult due to system constraints, firms may include the impacts of storage and other models provided it is immaterial (i.e., the absolute value of the incremental P/L contributed by the model at both spot up +75% and spot down -75% are both <$50mm).

Tenors

The maturities/maturity buckets in column B may be modified to fit what the firm has available and all should be considered as relative to the effective date of this submission. Please provide monthly data for the first 12 months. Maturities greater than 12 months but less than 10 years from the effective date must be supplied on a monthly, quarterly or annual basis. Maturities greater than 10 years from the effective date may be grouped together.

F.11—Ags & Softs

General Instructions

Delta for commodities is defined as dollarized delta exposure in ($MM).

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega may be reported in absolute ($MM / +1 vol point) or relative ($MM / +10% Rel) terms regardless of whether relative or absolute vols are provided on the Commodity Spot-Vol Grids worksheet, but should be consistent across the Energy, Metals, Ags & Softs and Commodity Indices worksheets. The appropriate vega units may be selected from the list provided in the Vega title cell of the Energy worksheet.

Ideally, storage and other models, which do not qualify for derivatives accounting treatment, should be excluded from this schedule while the underlying (exposure and P/L contribution) should be included. In cases where such exclusion is computationally difficult due to system constraints, firms may include the impacts of storage and other models provided it is immaterial (i.e., the absolute value of the incremental P/L contributed by the model at both spot up +75% and spot down -75% are both <$50mm).

Tenors

The maturities/maturity buckets in column B may be modified to fit what the firm has available and all should be considered as relative to the effective date of this submission. Provide monthly data for the first 12 months. Maturities greater than 12 months but less than 10 years from the effective date must be supplied on a monthly, quarterly or annual basis. Maturities greater than 10 years from the effective date may be grouped together.

F.12—Commodity Indices

General Instructions

Delta for commodities is defined as dollarized delta exposure in ($MM).

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega may be reported in absolute ($MM / +1 vol point) or relative ($MM / +10% Rel) terms regardless of whether relative or absolute vols are provided on the Commodity Spot-Vol Grids worksheet, but should be consistent across the Energy, Metals, Ags & Softs and Commodity Indices worksheets. The appropriate vega units may be selected from the list provided in the Vega title cell of the Energy worksheet.

Ideally, storage and other models, which do not qualify for derivatives accounting treatment, should be excluded from this schedule while the underlying (exposure and P/L contribution) should be included. In cases where such exclusion is computationally difficult due to system constraints, firms may include the impacts of storage and other models provided it is immaterial (i.e., the absolute value of the incremental P/L contributed by the model at both spot up +75% and spot down -75% are both <$50mm).

Firms should decompose their exposures to diversified commodity indices into their individual constituents and enter them on the Energy, Metals and Ags & Softs worksheets to the extent possible. Any residual exposures to diversified commodity indices should be entered on this worksheet.

The column for Long/Short Commodity Indices is meant to capture exposures to indices that do not contain outright commodity exposures but instead seek to generate alpha through long/short commodity strategies.

Tenors

The maturities/maturity buckets in column B may be modified to fit what the firm has available and all should be considered as relative to the effective date of this submission. Provide monthly data for the first 12 months. Maturities greater than 12 months but less than 10 years from the effective date must be supplied on a monthly, quarterly or annual basis. Maturities greater than 10 years from the effective date may be grouped together.

F.13—Commodity Spot-Vol Grids

General Instructions

Please use full revaluation, if possible, in calculating the grid entries.

Ideally storage and other models which do not qualify for derivatives accounting treatment should be excluded from this schedule while the underlying (exposure and P/L contribution) should be included. In cases where such exclusion is computationally difficult due to system constraints, firms may include the impacts of storage and other models provided it is immaterial (i.e. the absolute value of the incremental P/L contributed by the model at both spot up +75% and spot down -75% are both <$50mm).

In calculating the grid entries, shock the entire vol surface by the specified vol shock and shock all spot prices by the specified spot shock. Recalculate the value of all options under these conditions and compute the change in market value relative to current market value. This change in market value is what should be entered in the appropriate grid cells.

Diversified Commodity Indices:

The grid for Diversified Commodity Indices should correspond to those exposures listed on the Commodity Indices worksheet. It should not include the impact from diversified index exposures which were decomposed and entered into other columns on the Energy, Metals or Ags & Softs worksheets. The impact from these decomposed index positions should be factored into the other spot-vol grids on this page. Firm choosing to decompose all diversified commodity index exposures into their components would leave the Spot-Vol grid for Diversified Commodity Indices blank.

Long/Short Index exposures (detailed on the Commodity Indices worksheet) should be excluded from the Spot-Vol grids.

Spot/Volatility Shocks:

The specific spot and vol shocks chosen need not be the same across each of the commodity grids.

Rows and columns for additional shock values may be added. Unused rows or columns should be left blank.

Vol shocks may be specified as either absolute moves in vol points or as a relative (%) change in volatility.

Indicate in the green cells above each grid which volatility units are being provided.

The spot and volatility shocks listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

Spot shocks must at a minimum span -75% to +75%. At least 5 distinct spot shocks less than 0% and 3 distinct spot shocks greater than 0% must be provided.

The difference between adjacent spot shocks must not exceed 25%.

If volatility shocks are specified in terms of absolute moves, volatility shocks must span at least 0 to +50 vol pts. At least 4 distinct volatility shocks greater than 0 must be provided and adjacent shocks must be no more than 15 vol points apart.

If volatility shocks are specified in terms of relative (%) moves, then the guidance above must be converted to relative space using the at the money spot volatilities on the effective date of this submission.

F.14—Securitized Products

Notional **and** MV amounts should be reported, by rating and vintage, for all relevant products.
* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.

Ratings information reflects current rating and not original rating.
If vintage information for a given product is not available, please enter exposures (MV and notional) in the unspecified vintage bucket for the appropriate rating.

Agency loans that are in forward contract should be included on the Agencies worksheet, otherwise they should be entered here under Whole Loans.

Warehouse should only include exposure to which there is first loss protection provided. Otherwise, all residential whole loans and commercial real estate whole loans used for trading or warehoused without first loss protection should be included in the respective whole loan categories. For CLO Warehouse exposures, the traded amount should be reported.

The Total Protection column should contain the total first loss protection that is applicable to the firm's warehouse exposures. The reported first loss protection can be in the form of cash or assets.

A category for European RMBS is provided. European ABS and CMBS exposures should not be included in this column, but instead entered in the existing ABS and CMBS sections.

<u>F.15—Agencies</u>

General:

The top section above should contain sensitivities for US Agency securities only.

The lower section should contain sensitivities for non-US Agencies **<u>without</u>** an explicit sovereign government guarantee. This includes bonds as well as CDS.

Non-US Agency securities that do have an explicit government guarantee should **<u>not</u>** be entered here. They should be treated as government bonds and entered on the Rates DV01 worksheet and/or the Sovereign Credit worksheets in accordance with the instructions on those pages.

Loans should be included on this worksheet only if they are in forward contract or if the loans have FHA IDs and are in process of being reviewed for FHA insurance. Otherwise, the loans should be entered on the Securitized Products worksheet under Whole Loans.

Note that the spread sensitivities here refer to Option Adjusted Spread (OAS).

Spread Shocks:

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

OAS shocks must at a minimum range from 100 bps to at least 400 bps and at least 4 distinct spot shocks greater than 1 bp must be provided.

Additional columns for other shock levels may be added. Unused columns should be left blank.

F.16—Munis

General:

* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.

This worksheet should contain exposures to all Municipals, regardless of geography and currency.

Munis with an explicit sovereign government guarantee should not be entered here. They should be treated as government bonds and entered on either the Rates DV01 and/or the Sovereign Credit worksheets in accordance with the instructions on those pages.

Profit/(Loss) Calculation:

Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should run full revaluations assuming all credit spreads (across all geographies and products- Munis, Corporates, CDS, etc.) move a given amount and then allocate the resulting P/L to the various rows and sections across all credit worksheets.

For example, firms should run a single full-revaluation simulation in which all spreads widen by 100% regardless of geography/product. P/L from this single simulation would then be allocated among the various rows and worksheets corresponding to different products, countries and indices.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both.

Columns for additional slide points may be inserted, however **do not remove or modify any of the existing slide points shown in gray.**

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

F.17—Auction Rate Securities (ARS)

General:

This worksheet is meant to collect basic sensitivities related to Auction Rate Securities (ARS).

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

F.18—Corporate Credit-Advanced

General:

Reference the Regional Groupings worksheet for the definition of which countries are included in Advanced Economies.

Notional **and** MV amounts should be reported, by rating and tenor, for all relevant products.

* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.

"On-the-Run" refers to the two most recent series (i.e. the current and the prior) of the index.

The <B rating bucket for each section is broken into 3 sections- one for defaulted securities, one for non-defaulted securities, and one for "Default Status Unknown". The "Default Status Unknown" row is meant to be used only when firms do not have the ability to categorize a given security as being defaulted or not.

Note that no credit widening sensitivities are requested for <B defaulted securities.

The CDX Other and Itraxx Other categories are meant to capture exposures to indices that are not explicitly listed in the 'Corporate Credit-Advanced' tab. For example, CDX HiVol exposures should be reported under the "CDX Other" category and Itraxx HiVol exposures should be reported in the "Itraxx Other" category.

Decomposition:

Bespoke CDOs and Credit Baskets should be decomposed and included by rating on the appropriate Corporate Credit worksheet under the section for "Single Name CDS".

Indices, Index Tranches and Index Options SHOULD NOT BE DECOMPOSED. They should be included by category (IG, HY, Loan Index) in the Indices & Index Tranches and the Index Options sections.

Profit/(Loss) Calculation:

Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should run full revaluations assuming all credit spreads (across all geographies and products- Munis, Corporates, CDS, etc.) move a given amount and then allocate the resulting P/L to the various rows and sections across all credit worksheets.

For example, firms should run a single full-revaluation simulation in which all spreads widen by 100% regardless of geography/product. P/L from this single simulation would then be allocated among the various rows and worksheets corresponding to different products, countries and indices.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both.

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings:

The 50%, 100% and 200% widenings are required. At least one widening must be 400% or greater.

At least 3 widenings greater than 200% must be provided and no two adjacent widening %'s may be more than 100% apart.

<u>If using absolute (bps) widenings:</u>

The +50 bps, +100 bps, +500 bps and +1000 bps widenings are required. At least one widening must be +2500 bps or greater.

At least 3 additional widenings above +1000 bps must be provided. These must be spaced such that no two adjacent widenings are more than 1000 bps apart.

Note that the guidance in absolute space is necessarily a function of spread levels on the effective date and therefore subject to change. Firms are strongly encouraged to provide relative (%) spread sensitivities.

F.19—Corporate Credit-Emerging Markets

General:
Emerging Markets encompasses all countries not defined as Advanced Economies on the Regional Groupings worksheet.

Notional **and** MV amounts should be reported, by rating and tenor, for all relevant products.
* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.

"On-the-Run" refers to the two most recent series (i.e. the current and the prior) of the index.

The <B rating bucket for each section is broken into 3 sections- one for defaulted securities, one for non-defaulted securities, and one for "Default Status Unknown". The "Default Status Unknown" row is meant to be used only when firms do not have the ability to categorize a given security as being defaulted or not.
Note that no credit widening sensitivities are requested for <B defaulted securities.

Decomposition:
Bespoke CDOs and Credit Baskets should be decomposed and included by rating on the appropriate Corporate Credit worksheet under the section for "Single Name CDS".

Indices, Index Tranches and Index Options SHOULD NOT BE DECOMPOSED. They should be included by category (CDX, iTraxx, Loan Index) in the Indices, Index Tranches and the Index Options sections.

Profit/(Loss) Calculation:
Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should run full revaluations assuming all credit spreads (across all geographies and products- Munis, Corporates, CDS, etc.) move a given amount and then allocate the resulting P/L to the various rows and sections across all credit worksheets.

For example, firms should run a single full-revaluation simulation in which all spreads widen by 100% regardless of geography/product. P/L from this single simulation would then be allocated among the various rows and worksheets corresponding to different products, countries and indices.

Spread Shocks:
Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings:
The 50%, 100% and 200% widenings are required. At least one widening must be 400% or greater.
At least 3 widenings greater than 200% must be provided and no two adjacent widening %'s may be more than 100% apart.

If using absolute (bps) widenings:
The +50 bps, +100 bps, +500 bps and +1000 bps widenings are required. At least one widening must be +2500 bps or greater.
At least 3 additional widenings above +1000 bps must be provided. These must be spaced such that no two adjacent widenings are more than 1000 bps apart.

Note that the guidance in absolute space is necessarily a function of spread levels on the effective date and therefore subject to change. Firms are strongly encouraged to provide relative (%) spread sensitivities.

F.20—Sovereign Credit

General:
Exposures related to central governments and quasi-sovereigns that are explicitly guaranteed by the central government should be included in this worksheet and bucketed under the central government rating. Sub-sovereign exposures, such as those from municipalities, should be reported on the Munis Worksheet.

Notional **and** MV amounts should be reported for all relevant exposures.
The MV and Notional in columns (A) and (B) are to be used for sovereign bonds and sovereign CDS issued in the same currency as the base currency of the issuing sovereign. The rates sensitivities of these instruments are captured on the *Rates DV01* worksheet.
The MV and Notional in columns (C) and (D), are to be used for sovereign bonds and sovereign CDS denominated in currencies other than the base currency of the issuing sovereign. The rates sensitivities of these instruments are captured on the *Rates DV01* worksheet.
Credit spread sensitivities for sovereign CDS (regardless of currency) and for sovereign bonds denominated in currencies other than the base currency of the issuing sovereign should be entered on this worksheet. The rates sensitivities of these instruments are captured on the *Rates DV01* worksheet.

* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.

Exposures to SovX indices (including options on SovX indices) should be decomposed and entered on the individual country rows.

Reference the definitions on the *Regional Groupings* worksheet for which countries should be included in rows labeled "Other".

Profit/(Loss) Calculation:
Profit/(Loss) should be calculated assuming full revaluation where possible. In completing the Profit/(Loss) section, firms should run full revaluations assuming all credit spreads (across all geographies and products- Munis, Corporates, CDS, etc.) move a given amount and then allocate the resulting P/L to the various rows and sections across all credit worksheets.

For example, firms should run a single full-revaluation simulation in which all spreads widen by 100% regardless of geography/product. P/L from this single simulation would then be allocated among the various rows and worksheets corresponding to different products, countries and indices.

Spread Shocks:
Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings:
The 50%, 100%, and 200% widenings are required. At least one widening must be 300% or greater.
At least 2 widenings greater than 200% must be provided and no two adjacent widening %'s may be more than 100% apart.

If using absolute (bps) widenings:
The +50 bps, +100 bps, +500 bps and +1000 bps widenings are required. At least one

widening must be +2000 bps or greater.
At least 2 additional widenings greater than or equal to +1500 bps must be provided.
Note that the guidance in absolute space is necessarily a function of spread levels on the effective date and therefore subject to change. Firms are strongly encouraged to provide relative (%) spread sensitivities.

F.21—Credit Correlation

General:
This worksheet is meant to capture the base correlation sensitivities of various structured credit indices by tenor.

The percentages in the first column are detachment points for the index tranches, where the attachment point for each tranche is the detachment point of the previous tranche. For example, for the IG index, the second tranche (the 7% row of the table) refers to the 3-7% tranche that absorbs losses beyond the first 3% and up to 7% of losses.

"Equity" tranches are defined as any tranche having a 0% attachment point.

"Super Senior" tranches are defined as any tranche having a detachment point of 60% or higher.

"Mezzanine" tranches are defined as all other tranches; that is any tranche with a non-zero attachment point and a detachment point less than 60%.

Tranches with non-standard attachment points should be mapped to the closest attachment points of the best-matching index category.

Market Value (MV) and Notionals:
* MV for CDS should be reported as the notional amount minus the current MTM of the CDS, i.e. the bond-equivalent market value of the CDS.
The notional / MV of bespoke CDOs and indices should be split between the various indices based upon the geographical location of names in the basket.
The notional / MV of bespoke CDOs and indices should be assigned to the closest current attachment point.

Long and Short exposures should be reported from the perspective of long or short the underlying credit. For CDS contracts, the long and short direction should not be from the perspective of bought or sold credit protection, but from the perspective of long or short the underlying credit exposure. Thus, sold protection in a CDS would be reported as a long credit position.

The exposures to be reported in each of the long and short categories should be netted against like exposures as described below:
Firms should conduct all netting at the firm-wide level, not at the business or desk level. MV- longs, and MV-shorts, should be the sum of exposures to obligors (issuers) to which the firm has net MV long, and net MV short, positions respectively. To arrive at the net Long, or net Short position, exposures to the same obligor should be netted (if JTD exposures to that obligor are offsetting) before aggregation across obligors.

Notional-long, and Notional-short, should similarly be the sum of the notional values of obligors with net long notionals, and net short notionals, positions respectively.
For index products, for the exact same index family (e.g. NA IG), series (e.g. series 18), and tranche (e.g. 0-3%), positions should be netted across maturities.
Different tranches of the same index or series may not be netted, different series of the same index may not be netted, and different index families may not be netted.

F.22—IDR-Corporate Credit

General

See the *Regional Groupings* tab for the definition of Advanced Economies.
Please consider Emerging Markets to encompass all countries not defined as Advanced Economies on the *Regional Groupings* worksheet.

1. For reporting in this schedule, exposures in index and structured products may be decomposed/unbundled into their underlying single name constituents if such decomposition is normally done in a firms' internal position measurement or models of default risk. See item (2) below on the decompositon.
   The one exception to this rule is for exposures to the SovX family of indices. SovX exposures must be decomposed by country and entered on the Sovereign Credit worksheet.
2. The decomposition of structured products into the MV of single name equivalents should be done on a JTD equivalent basis - e.g. the difference in MV of the structured security assuming that the single name does and does not default, with zero recovery. Similarly, the notional amount of decomposed exposures should be the notional amount corresponding to the MV equivalent in the previous step (assuming zero recovery).
3. The single name positions in Table A should include only actual single name products such as bonds, loans, and single name CDS. The single name exposures in Tables D and E should include the single name exposures in Table A and also equivalent single name exposures from decomposition of index or structured products. In tables A, D and E, the net exposure across products to the same obligor should be reported as specified in (6) below.
4. Table B should include all index,index tranche and bespoke products before any decomposition, and Table F should include index,index tranche and bespoke exposures that were not decomposed into single name underlying exposures. Similarly, Table C should include all other products before any decompositon, and Table G should include remaining other products that were not decomposed. Emerging Market CDX and iTraxx exposures should be reported in the CDX Other and iTraxx Other categories, respectively, in Table B and Table F.
5. Exposures on Tables A through C should be reported only once (with no double counting).
6. The exposures to be reported in each of the long and short categories should be netted against like exposures as described below:
   Firms should conduct all netting at the firm-wide level, not at the business or desk level.
   MV- longs, and MV-shorts, should be the sum of exposures to obligors (issuers) to which the firm has net MV long, and net MV short, positions respectively. To arrive at the net Long or net Short position, exposures to the same obligor should be netted (if JTD exposures to that obligor are offsetting) before aggregation across obligors.
   Notional-long, and Notional-short, should similarly be the sum of the notional values of obligors with net long notionals, and net short notionals, positions respectively.
   For index products, for the exact same index family (e.g. NA IG), series (e.g. series 18), and tranche (e.g. 0-3%), positions should be netted across maturities.
   Different tranches of the same index or series may not be netted, different series of the same index may not be netted, and different index families may not be netted.
7. MV for credit derivatives (CDS and options) should be reported as the notional amount minus the current mark-to-market value (MTM) of the derivative -- i.e. report in bond equivalent terms.

   <u>CDS should be reported as the notional amount minus the mark-to-market value of the CDS.</u>

   <u>Options should be reported on the basis of bond equivalent market value, and not in terms of the MTM of the option. The objective of the reported market value is the bond equivalent amount for determination of the jump-to-default loss in the event of an obligor default. Specifically, bond options should be reported as specified in (i), or if that is not feasible then</u>

<u>as in the alternative method (ii). In both cases, the Long/Short reporting should be on the basis of long or short the underlying credit exposure (i.e. not bought vs. sold option).</u>

<u>(i) An Option on a bond should be reported as follows.</u>
<u>Sold Put: MV of exposure = Strike – Option Premium</u>
<u>Bought Put: MV of exposure = Option Premium – Strike</u>
<u>Sold Call: MV of exposure = –Option Premium</u>
<u>Bought Call: MV of exposure = Option Premium</u>
<u>Where the strike is in terms of the bond price (not the yield).</u>

<u>(ii) As an alternative, if the firm's data systems cannot report as above, then the firm should report using the delta adjusted notional plus the option value.</u>

8. If unable to separate into emerging markets and sovereigns, then report under corporate credit advanced economies. If unable to report separately, clearly indicate this in supporting documentation.
9. The exposures in this tab should include only corporate credit. Other structured products reported on the Securitized Products worksheet (i.e. RMBS, CMBS or ABS) should not be reported on this tab.
10. Long and Short exposures should be reported from the perspective of long or short the underlying credit. For CDS contracts, the long and short direction should be from the perspective of long or short the underlying credit exposure, and not bought or sold credit protection. Thus, sold protection in a CDS would be reported as a long credit position. For bond options, the long or short direction should be reported on the basis of long or short the underlying credit exposure, and not bought or sold options.

F.23—IDR-Jump to Default

General:
The decomposition of index and structured products into single name equivalents should be done on a JTD equivalent basis - i.e. the difference in MV of the structured security assuming that the single name does and does not default, with zero recovery.

Please enter information for any issuer for which the jump to default (using the firm's standard recovery assumptions) exceeds $25MM.

Exposures listed in this table should include corporate exposures. Exposures to Sovereigns, Agencies, Munis, ARS, and counterparty credit exposures from derivative contracts should not be reported here.

Insert additional rows if needed. Unused rows should be left blank.
The Totals section at the bottom should be the firm-wide total JTD by rating for all issuers, not just those listed here.

Exposures should include unbundled exposures from index and structured products if such unbundling is used in the reporting firm's exposures measurement or internal models.
If unbundled exposures are included, clearly indicate this in the firm's supporting documentation.

F.24—Private Equity

General:
This worksheet is meant to capture carry value of Private Equity investments across regions and **aggregated** by GICS code.

Real estate, minority interest in hedge funds, fund seed capital, infrastructure funds and investments where the GICS code is not clearly defined should be entered in the separate sections below the Data by GICS code section.

The row labelled "Unspecified Sector/Industry" is meant to capture the carrying value of investments not easily categorized into one of the specified industries and sectors, invests in several sectors and for which there is insufficient detail to break out the carrying value of the holdings into component sectors. An example would be a fund that invests in several sectors and for which there is insufficient detail to break out the carrying value of the holdings into component sectors.

Unfunded Commitments
All unfunded commitment balances are expected to be included, regardless of accounting and regulatory approaches used by the firms. This applies whether the institution holds a limited or general partner position.

Real Estate Categories
Core/Existing real estate investments typically involve the management of developed or existing properties where the primary purpose is to generate stable cash flows. Income is the primary investment objective of this type.
Opportunistic/Development is meant to capture real estate investments that are in the developing stage or involve major property restructuring from one primary purpose to a different primary purpose. Capital appreciation with income is the primary objective.

Regional Definitions
Western Europe: Austria, Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, Netherlands, Portugal, Spain, Sweden, Switzerland, UK.
Other Developed Markets: All "Advanced Economies" defined on the *Regional Groupings* worksheet, excluding those in Western Europe defined above.
Emerging Markets: All other countries.
Unspecified Geography: Use in cases where current systems do not allow for the geographical source to be easily identified.

F.25—Other Fair Value Assets

General:

This worksheet is meant to capture the fair value of investments other than private equity which are subject to fair-value accounting **aggregated** by GICS code.
These entries should be broken out into whether they are equity or debt instruments and whether they are US-based or not.

Investments where the sector/industry is not clearly defined should be entered on the Unspecified Sector/Industry line.

Tax credit investment information should be entered in the separate Tax Credits section below the Data by NAICS code section.

Definition of Other Fair Value Assets:

Please see the general instructions for this schedule.

Real Estate Categories

Core/Existing real estate investments typically involve the management of developed or existing properties where the primary purpose is to generate stable cash flows. Income is the primary investment objective of this type.
Opportunistic/Development is meant to capture real estate investments that are in the developing stage or involve major property restructuring from one primary purpose to a different primary purpose. Capital appreciation with income is the primary objective.

BOLI, COLI, and Stable Value Wraps:

The maximum instantaneous (post-shock) amount receivable under wrapped BOLI/COLI policies owned (directly or indirectly through the insurance carrier) by BHCs should be entered on the row labeled "BOLI, COLI and Stable Value Wraps" in the column for US Debt.

Similarly, the maximum instantaneous (post-shock) amount payable under wraps written by BHCs should be entered in the same cell.
These should be entered as a negative asset (i.e. a negative fair value).

Firms that have a combination of unwrapped separate account COLI/BOLI, written stable value wraps and purchased stable value wraps should net the respective entries and enter them in the same cell.

In no case should exposures related to BOLI, COLI or stable value wraps on these policies be entered anywhere else in this schedule.

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.

B. Commonly Used Terms and Abbreviations

Credit cards: Unless specified otherwise, use the same definitions as provided in the FR Y-14M Credit Card schedule.

Domestic Revenues: Revenues from the US and Puerto Rico only. Note that this differs from the definition of domestic on the FR Y-9C.

International Revenues: International Revenues should be those generated from transactions with clients that are domiciled outside the U.S. and Puerto Rico.

Pre-provision Net Revenue (PPNR): Sum of net interest income and noninterest income net of noninterest expense, with components expected to reconcile with those reported in the FR Y-9C when adjusted for certain items. As presented on the PPNR schedules, the adjustments include exclusions of Valuation Adjustment for BHC's debt under fair value option (FVO), goodwill impairment, loss resulting from trading shock exercise (if applicable), as well as adjustments related to operational risk expense required for PPNR purposes. For the related items, reference the PPNR Submission worksheet and related instructions for the line items 29, 40-42. Gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, are not a component of PPNR. All revenue and expenses related to mortgage servicing rights (MSRs) are components of PPNR to be reported in the associated noninterest income and noninterest expense line items on the PPNR schedule. Total Loans Held for Sale and Loans Accounted for under the Fair Value Option (as defined in the FR Y-14A, Schedule A.1.a, line item 57) are excluded only if they are a result of a market shock exercise. Other Losses (as defined in the FR Y-14A, Schedule A.1.a, line item 66) are excluded as applicable and are expected to be infrequent.

Revenues: Sum of net interest income and noninterest income adjusted for selected exclusions, as reported on line item 27 of the PPNR Submission worksheet.

Run-Off or Liquidating Businesses: operations that do not meet an accounting definition of “discontinued operations” but which the BHC intends to exit. In order to facilitate the calculation of the proper net interest income on the *Net Interest Income worksheet*, report total balances related to discontinued operations as a negative number in “Other” in lines 15 and 38 and the corresponding average rates earned in lines 31 and 46. BHCs should provide a detailed listing of the type (by corresponding line item on the *Net Interest Income worksheet)* of such balances reported as negative items in “Other” and the corresponding rates in the submission documentation.

G.1—PPNR Submission Worksheet

The PPNR Submission worksheet is based on standardized reporting of each component of PPNR, using business segment/line views as discussed below. If there is a difference between the FR Y-14 standardized reporting requirements and the BHCs' internal view used for internal capital planning purposes, the BHCs should report data in the PPNR worksheets only per the standardized FR Y-14 requirements. The BHCs are encouraged to provide data consistent with their own internal view in supporting documentation accompanying the FR Y-14A Projections and discuss data differences. If the BHCs are unable to comply with the requirements, they can request a temporary exemption. This guidance applies to PPNR Submission and PPNR Net Interest Income worksheets. Please see guidance for PPNR Metrics in the PPNR Metrics section of the instructions.

Revenue Components

Revenue items are divided into net interest income and noninterest income, with totals expected to reconcile with what would be reported in the FR Y-9C when adjusted for Valuation Adjustment for firm's own debt under fair value option (FVO), loss resulting from trading shock exercise (if applicable), and operational risk expense adjustments required for PPNR purposes. For related items, reference PPNR Submission worksheet and related instructions for the line items 29, 40, and 42. In the documentation supporting the FR Y-14A PPNR submission, BHCs are encouraged to discuss operational risk losses reported as contra-revenues for FR Y-9C purposes and their reallocation to Operational Risk expense in accordance with the PPNR instructions. Do not report gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, as a component of PPNR.

Report all items either in the segments that generated them and/or segments that they were allocated to through funds transfer pricing (FTP). Net interest income allocation to the defined segments should be based on the cost of funds applicable to those segments as determined by the BHC. Supporting documentation regarding methodology used should be provided in the memo required with the FR Y-14A Projections. Business segments and related sub-components do not have to correspond to but may include certain line items on the FR Y-9C schedule. The Business segment structure of the worksheet is defined by product/service (e.g., credit cards, investment banking) and client type (e.g., retail, medium size businesses); it is not defined by client relationship.

BHCs are encouraged to note which line items contain Debt Valuation Adjustments (DVA) and/or Credit Valuation Adjustments (CVA) (note: these are different from fair value adjustment on the BHC's own debt under the Fair Value Option (FVO) which is excluded from PPNR by definition), including amounts if available, and whether these are generated with the purpose to generate profit.

All revenue and expenses related to mortgage servicing rights (MSRs) and the associated noninterest income and noninterest expense line items should be evolved over the nine quarter projection horizons, and reported in the pre provision net revenue (PPNR) schedules.

Gains or losses on loans held for sale and loans accounted for under the fair value option (HFS/FVO loans) should be reported in the relevant items on the PPNR Submission Worksheet in accordance with the BHC's normal accounting procedures.

Business Segment Definitions

Subject to applicable thresholds, reporting of net interest income and noninterest income items is requested based on a business segment/line view, with business segments/lines defined as follows:

- As general guidance, small business clients are those with annual sales of less than $10 million. Business, government, not-for-profit, and other institutional entities of medium size are those with annual sales between $10 million and $2 billion. Large business and institutional entities are those with annual sales of more than $2 billion. If a BHC's internal reporting for these client segments deviates from this general guidance, continue to report according to internal definitions and describe how the BHC defined these or similar client segments and the scope of related business segments/lines (internal and those defined in the FR Y-14 PPNR worksheets) in the memo supporting the FR Y-14A submission.

- A BHC may include public funds in the segment reporting based on the type of the relationship that exists between the public funds and the BHC. For example, if the BHC acts in a custodial or administrative capacity, the BHC may report public funds in Investor Services. If a BHC is involved in the management of funds, the BHC may report the public funds in Investment Management.

Net Interest Income by Business Segment (unless specified otherwise, all numbers are global).

Line item 1 Retail and Small Business
This item is a shaded cell and is derived from the sum of items 1A and 1G. For items 1A through 1F, domestic includes U.S. and Puerto Rico only.

Report in the appropriate sub-item all net interest income related to retail and small business banking and lending, including both ongoing as well as run-off and liquidating businesses[2]. Exclude any revenues related to Wealth Management/Private Banking (WM/PB) clients even if they are internally classified as retail. BHCs may include such revenues in WM/PB line items instead. In case of WM/PB mortgage repurchase contra-revenues, if any, report them as outlined in the PPNR Submission worksheet.

Line item 1A Domestic
This item is a shaded cell and is derived from the sum of items 1B through 1F.

Line item 1B Credit and Charge Cards
Report net interest income from domestic BHC issued credit and charge cards to retail customers including those that result from partnership agreements. May include revenue that is generated on domestic accounts due to foreign exchange transactions. Exclude the following:
- other unsecured borrowing and debit cards;
- small business cards (report in Other Retail and Small Business Lending, item 1F);
- wholesale and commercial cards (report in Treasury Services, item 8).
- Cards to Wealth Management/Private Banking clients (report in Wealth Management/Private Banking, line 19B)

Line item 1C Mortgages
Report net interest income from domestic residential mortgage loans offered to retail customers.

Line item 1D Home Equity
Report net interest income from domestic home equity loans and lines of credit (HELOANs/HELOCs) provided to retail customers.

Line item 1E Retail and Small Business Deposits

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[2] See "Commonly Used Terms and Abbreviations" for the definition.

Report net interest income from domestic branch banking and deposit-related products and services provided to retail and small business customers. Include debit card revenues in this line. May include revenue that is generated on domestic accounts due to foreign exchange transactions. This item does not include any lending revenues.

Line item 1F Other Retail and Small Business Lending

Report net interest income from other domestic retail and small business lending products and services. These include, but are not limited to, small business cards, loans, auto loans, student loans, or personal unsecured credit. All domestic lending revenues not captured in Credit Cards, Mortgages, and Home Equity should be reported here.

Line item 1G International Retail and Small Business

Report net interest income from retail and small business generated outside of the U.S. and Puerto Rico. Includes, but is not limited to, all international revenues from credit/charge/debit cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans.

Line item 2 Commercial Lending

Report net interest income from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size, as well as to commercial real estate investors and owners. Exclude treasury, deposit, and investment banking services.

Line item 3 Investment Banking

Report in the appropriate sub-item all net interest income generated from investment banking services provided to business and institutional entities of both medium and large size. Include revenues from new issue securitizations for third parties. Business lines are defined as follows:

- Advisory: Corporate strategy and financial advisory, such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.
- Equity Capital Markets: Equity investment banking services (e.g., IPOs or secondary offerings).
- Debt Capital Markets: Generally non-loan debt investment banking services.
- Syndicated/Corporate Lending: Lending commitments to larger corporate clients, including event or transaction-driven lending (e.g., to finance M&A, leveraged buyouts, bridge loans). Generally, all syndicated lending origination activity should be included here (not in Commercial Lending).

Line item 4 Merchant Banking/ Private Equity

Report net interest income from private equity (PE), real estate, infrastructure, and principal investments in hedge funds. May include principal investment related to merchant banking activities.

Line item 5 Sales and Trading

This item is a shaded cell and is derived from the sum of items 5A and 5B.
Report in the appropriate sub-item all net interest income generated from sales and trading activities. Any interest income from carry should be included in Sales & Trading net interest income. May include short-term trading made for positioning or profit generation related to the Sales & Trading activities in this line item.

Line item 5A Prime Brokerage

Report net interest income generated from securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in any other business segments/lines.

Line item 5B Other

Report net interest income from all other Sales & Trading activities. These include, but are not limited to:

- Equities: Commissions, fees, dividends, and trading gains and losses on equity products. Exclude prime brokerage services.
- Fixed Income: Commissions, fees, and trading gains and losses on rates, credit, and other fixed income products. Exclude prime brokerage services.
    - Rates: Generally U.S. Treasury, investment grade sovereign, U.S. agency bonds, and interest rate swaps. Rates revenues related to trading activities outside of the Sales & Trading division need not be included into the Rates trading in this section, but describe where they are allocated in the BHC's documentation supporting the FR Y-14A submission.
    - Credit: Generally corporate bonds, loans, ABS, muni, emerging markets, CDS. If a BHC classifies some of the credit related trading (such as distressed debt) in segments other than "Sales & Trading," it can continue to report it as in its internal financial reports but indicate where they are reported in the documentation supporting FR Y-14A submission.
    - Other: e.g., FX/Currencies if not included above.
- Commodities: Commissions, fees, and trading gains and losses on commodity products. Exclude prime brokerage services.

Line item 6 Investment Management

Report all net interest income generated from investment management activities. Business lines are defined as follows:

- Asset Management: Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, and others.
- Wealth Management/Private Banking (WM/PB): Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. May include deposit and lending services to WM/PB clients here and retail brokerage services for both WM/PB and non WM/PB clients.

Line item 7 Investment Services

Report all net interest income generated from investment servicing. Exclude prime brokerage revenues. Business lines are defined as follows:

- Asset Servicing: Custody, fund services, securities lending, liquidity services, collateral management; and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.
- Issuer Services: Corporate trust, shareowner services, depository receipts, and other issuer services.
- Other Investment Services: Clearing and other investment services.

Line item 8 Treasury Services

Report all net interest income from cash management, global payments, working capital solutions, deposit services, and trade finance from business and institutional entities of both medium and large size. Include wholesale/corporate and commercial cards.

Line item 9 Insurance Services

Report all net interest income from insurance activities including, but not limited to, individual (e.g., life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

Line item 10 Retirement/Corporate Benefit Products

Report premiums, fees, and other net interest income generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts. The fees/revenues that may be recorded here are generally generated as a result of the

BHC accepting risks related to actuarial assumptions or the estimation of market returns where guarantees of future income streams have been made to clients.

Line item 11 Corporate/Other

Report net interest income associated with:

- Capital and asset-liability management (ALM) activities. Among other items, may include investment securities portfolios (but not gains and losses on AFS and HTM securities, including OTTI, as these are excluded from PPNR by definition). Also may include principal investment supporting the corporate treasury function to manage firm-wide capital, liquidity, or structural risks.
- Run-off or liquidating businesses[3] (but exclude retail and small business run- off/liquidating businesses, per Retail and Small Business segment definition)
- Non-financial businesses (e.g., publishing, travel services)
- Corporate support functions (e.g., Human Resources, IT)
- Other non-core revenues not included in other segments (e.g., intersegment eliminations).

Line item 12 Optional Immaterial Business Segments

BHCs have the option to report less material business segment revenue in Optional Immaterial Business Segments. The reported total optional immaterial business segment revenue relative to total revenue cannot exceed 10 percent. If the total immaterial business segment revenue relative to total revenue would be greater than 10 percent in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, report data for the largest business segment among the immaterial business segments for all quarters in the PPNR Submission and PPNR Metrics worksheets such that the amount reported in the Optional Immaterial Business segments line items does not exceed 10 percent. BHCs should provide comprehensive information in the supporting documentation on which business segments are included in the Optional Immaterial Business segments line items in both FR Y-14Q and FR Y-14A schedules, their relative contribution to the totals reported in both schedules and the manner in which the revenues were projected for FR Y-14A purposes. List segments included in this line item in Footnote 7.

Line item 13 Total Net Interest Income

This item is a shaded cell and is derivedfrom the sum of items 1, 2 through 5, and 6 through 12. Line item 13 should equal item 49 on PPNR NII Worksheet, if completed.

Noninterest Income by Business Segment (unless specified otherwise, all numbers are global).

Line item 14 Retail and Small Business

This item is a shaded cell and is derivedfrom the sum of items 14A and 14T.

Line item 14A Domestic

This item is a shaded cell and is derivedfrom the sum of items 14B, 14E, 14O, and 14S.

Report in the appropriate sub-item all domestic revenues related to retail and small business banking and lending, including both ongoing as well as run-off and liquidating businesses[4]. Exclude any revenues related to Wealth Management/Private Banking (WM/PB) clients even if they are internally classified as retail. BHCs may include such revenues in WM/PB line items instead. In case of WM/PB mortgage repurchase contra-revenues, if any, report them as outlined in the PPNR Submission worksheet.

[3] See "Commonly Used Terms and Abbreviations" for the definition.

[4] See "Commonly Used Terms and Abbreviations" for the definition.

Line item 14B Credit and Charge Cards
This item is a shaded cell and is derived from the sum of items 14C and 14D.
Report in the appropriate sub-item all noninterest income generated from domestic BHC issued credit and charge cards to retail customers including those that result from a partnership agreements. May include revenue that is generated on domestic accounts due to foreign exchange transactions and corporate cards. Exclude the following:

- other unsecured borrowing and debit cards;
- small business cards (report in Other Retail and Small Business Lending, item 1F);
- wholesale and commercial cards (report in Treasury Services, item 8);
- Cards to Wealth Management/Private Banking clients (report in Wealth Management/Private Banking, line 19B)

Line item 14C Credit and Charge Card Interchange Revenues - Gross
Report interchange revenues from all domestic BHC issued credit and charge cards including those that result from a partnership agreement. Report before any contra-revenues (e.g., rewards, etc.).

Line item 14D Other
Report all other fee income and revenue earned from credit and charge cards not captured in line 14C.

Line item 14E Mortgage and Home Equity
This item is a shaded cell and is derived from the sum of items 14F, 14I and 14N. Report in the appropriate sub-item noninterest income generated from domestic residential mortgage loans offered to retail customers and domestic home equity loans and lines of credit (HELOANs/HELOCs) provided to retail customers.

Line item 14F Production
This item is a shaded cell and is derived from the sum of items 14G and 14H.

Line item 14G Gains/Losses on Sale
Report gains/(losses) from the sale of domestic mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.

Line item 14H Other
Report all other fee income and revenue earned from mortgage production not captured in line 14G.

Line item 14I Servicing
This item is a shaded cell and is derived from the sum of items 14J, 14K, 14L, and 14M.

Line item 14J Servicing & Ancillary Fees
Report fees received from activities relating to the servicing of mortgage loans, including (but not limited to) the collection principal, interest, and escrow payments from borrowers; payment of taxes and insurance from escrowed funds; monitoring of delinquencies; execution of foreclosures; temporary investment of funds pending distribution; remittance of fees to guarantors, trustees, and

others providing services; and accounting for and remittance of principal and interest payments to the holders of beneficial interests in the financial assets.

Line item 14K MSR Amortization
Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.

Line item 14L MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance
Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items. Include MSR changes under both FV and LOCOM accounting methods.

Line item 14M Other
Report all other revenue earned from servicing activities not captured in lines 14J through 14L.

Line item 14N Provisions to Repurchase Reserve/Liability for Residential Mortgage Representations and Warranties (contra-revenue)
Report provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable. Exclude all provisions to litigation reserves/liability for claims related to sold residential mortgages (report in item 29).

Line item 14O Retail and Small Business Deposits
This item is a shaded cell and is derived from the sum of items 14P, 14Q and 14R. Report in the appropriate sub-item noninterest income from domestic branch banking and deposit-related products and services provided to retail and small business customers. Include debit card revenues in this line. May include revenue that is generated on domestic accounts due to foreign exchange transactions.

Line item 14P Non-Sufficient Funds/Overdraft Fees – Gross
Report noninterest income from fees earned from insufficient fund deposit balances and overdrawn client deposit accounts. Report before any contra-revenues (e.g., waivers, etc.).

Line item 14Q Debit Interchange – Gross
Report noninterest income from interchange fees earned on debit cards. Report before any contra-revenues (e.g., rewards, etc.).

Line item 14R Other
Among items included here are debit card contra-revenues, and overdraft waivers, as applicable.

Line item 14S Other Retail and Small Business Lending
Report noninterest income from other domestic retail and small business lending products and services. These include, but are not limited to, small business cards, other small business loans, auto loans, student loans, or personal unsecured credit.

Line item 14T International Retail and Small Business
Report noninterest income from retail and small business generated outside of the US and Puerto Rico. Includes, but is not limited to, all revenues from credit/charge/debit cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans.

Line item 15 Commercial Lending

Report noninterest income from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size, as well as to commercial real estate investors and owners. Exclude treasury, deposit, and investment banking services provided to commercial lending clients.

Line item 16 Investment Banking

This item is a shaded cell and is derived from the sum of items 16A through 16D. Report in the appropriate sub-item noninterest income generated from investment banking services provided to business and institutional entities of both medium and large size. Include revenues from new issue securitizations for third parties.

Line item 16A Advisory

Corporate strategy and financial advisory, such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.

Line item 16B Equity Capital Markets

Equity investment banking services (e.g., IPOs or secondary offerings).

Line item 16C Debt Capital Markets

Generally non-loan debt investment banking services.

Line item 16D Syndicated/Corporate Lending

Lending commitments to larger corporate clients, including event or transaction-driven lending (e.g., to finance M&A, leveraged buyouts, bridge loans). Generally, all syndicated lending origination activity should be included here (not in Commercial Lending).

Line item 17 Merchant Banking/ Private Equity

This item is a shaded cell and is derived from the sum of items 17A through 17C.

Report in the appropriate sub-item revenues from the sponsorship of, management of, or from investing in, distinct long-term investment vehicles, such as real estate funds, private equity funds, hedge funds or similar vehicles. Also include direct long-term investments in securities and assets made primarily for capital appreciation, or investments where the BHC is likely to participate directly in corporate governance. Do not include revenues from sales & trading operations, corporate lending outside of a fund structure, investing in a HTM or AFS securities portfolio, brokerage or mutual fund operations.

Line item 17A Net Investment Mark-to-Market

Report the net gain or loss from sale or from the periodic marking to market of Merchant Banking/Private Equity investments.

Line item 17B Management Fees

Report fees and commissions paid by third parties to the BHC in connection with sale, placement or the management of above described investment activities.

Line item 17C Other

Report any noninterest income items not included in items 17A and 17B. Also include the BHC's proportionate share of the income or other adjustments from its investments in equity method investees.

Line item 18 Sales and Trading

This item is a shaded cell and is derived from the sum of items 18A, 18D, 18H, and 18K. Report in the appropriate sub-item noninterest income generated from sales and trading activities. Any interest income from carry should be included in Sales & Trading under net interest income. May include short-term trading made for positioning or profit generation related to the Sales & Trading activities in this line item.

Line item 18A Equities
This item is a shaded cell and is derived from the sum of items 18B and 18C.

Line item 18B Commission and Fees
Report commissions, fees, and dividends on equity products. Exclude prime brokerage services.

Line item 18C Other
Report all noninterest income for equities sales and trading, excluding prime brokerage (to be reported as a separate line item) and excluding commissions and fees. This includes trading profits and other noninterest non-commission income.

Line item 18D Fixed Income
This item is a shaded cell and is derived from the sum of items 18E, 18F, and 18G.
Report in the appropriate sub-item commissions, fees, and trading gains and losses on rates, credit, and other fixed income products. Exclude prime brokerage services.

Line item 18E Rates
Generally U.S. Treasury, investment grade sovereign, U.S. agency bonds, and interest rate swaps. Rates revenues related to trading activities outside of the Sales & Trading division need not be included into the Rates trading in this section, but describe where they are allocated in the BHC's documentation supporting the FR Y-14A submission.

Line item 18F Credit
Generally corporate bonds, loans, ABS, muni, emerging markets, CDS. If a BHC classifies some of the credit related trading (such as distressed debt) in segments other than "Sales & Trading," it can continue to report it as in its internal financial reports but indicate where they are reported in the documentation supporting FR Y-14A submission.

Line item 18G Other
Report other fixed income products if not included above (e.g., FX/Currencies).

Line item 18H Commodities
This item is a shaded cell and is derived from the sum of items 18I and 18J.

Line item 18I Commission and Fees
Report commissions, fees, and trading gains and losses on commodity products. Exclude prime brokerage services.

Line item 18J Other
Report other noninterest income generated from commodity products, excluding prime brokerage services.

Line item 18K Prime Brokerage
This item is a shaded cell and is derived from the sum of items 18L and 18M. Report in the appropriate sub-item noninterest income from securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in any other business segments/lines.

Line item 18L Commission and Fees

Report commissions and fees on prime brokerage services.

Line item 18M Other
Report other noninterest income generated from prime brokerage services.

Line item 19 Investment Management
This item is a shaded cell and is derived from the sum of items 19A and 19B. Report in the appropriate sub-item all noninterest income generated from investment management activities.

Line item 19A Asset Management
Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, and others.

Line item 19B Wealth Management/Private Banking (WM/PB)
Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. May include deposit and lending services to WM/PB clients here and retail brokerage services for both WM/PB and non WM/PB clients.

Line item 20 Investment Services
This item is a shaded cell and is derived from the sum of items 20A, 20D, and 20E. Report in the appropriate sub-item all noninterest income generated from investment servicing. Exclude prime brokerage revenues.

Line item 20A Asset Servicing
This item is a shaded cell and is derived from the sum of items 20B and 20C. Report in the appropriate sub-item all noninterest income from custody, fund services, securities lending, liquidity services, collateral management, and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.

Line item 20B Securities Lending
Report noninterest income generated from securities lending.

Line item 20C Other
Report all other noninterest income asset servicing, excluding securities lending.

Line item 20D Issuer Services
Corporate trust, shareowner services, depository receipts, and other issuer services.

Line item 20E Other
Report noninterest income from clearing and other investment services not included above.

Line item 21 Treasury Services
Report cash management, global payments, working capital solutions, deposit services, and trade finance from business and institutional entities of both medium and large size. Include wholesale and commercial cards.

Line item 22 Insurance Services
Report all noninterest income from insurance activities including, but not limited to, individual (e.g., life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

Line item 23 Retirement/Corporate Benefit Products
Report premiums, fees, and other noninterest income generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts. The fees/revenues that may be recorded here are generally generated as a result of the BHC accepting risks related to actuarial assumptions or the estimation of market returns where guarantees of future income streams have been made to clients.

Line item 24 Corporate/Other
Report noninterest income associated with:
- Capital and asset-liability management (ALM) activities. Among other items, may include investment securities portfolios (but not gains and losses on AFS and HTM securities, including OTTI, as these are excluded from PPNR by definition). Also may include principal investment supporting the corporate treasury function to manage firm-wide capital, liquidity, or structural risks.
- Run-off or liquidating businesses[12] (but exclude retail and small business run- off/liquidating businesses, per Retail and Small Business segment definition)
- Non-financial businesses (e.g., publishing, travel services)
- Corporate support functions (e.g., Human Resources, IT)
- Other non-core revenues not included in other segments (e.g., intersegment eliminations).

Line item 25 Optional Immaterial Business Segment.
BHCs have the option to report less material business segment revenue in separate line items "Optional Immaterial Business Segments". The reported total optional immaterial business segment revenue relative to total revenue cannot exceed 10 percent. List segments included in this line item in Footnote 7.

Line item 26 Total Noninterest Income.
This item is a shaded cell and is derived from the sum of items 14, 15, 16, 17, 18, 19, 20, and 21 through 25. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) reported in item 40 and the result of trading shock exercise (where applicable), as it is reported in item 42.

Line item 27 Total Revenues
This item is a shaded cell and is derived from the sum of items 13 and 26.

Noninterest Expense Components
Noninterest Expense figures are to be broken out as detailed on the worksheet. The total is expected to reconcile with what would be reported in the FR Y-9C when adjusted for certain items. As presented on the PPNR worksheets, the adjustments include exclusions of goodwill impairment and adjustments related to operational risk expense required for PPNR purposes. For the related items, reference PPNR Submission worksheet and related instructions for the line items 29 and 41.

Expense data on the PPNR Submission worksheet are only intended to be reported as firm-wide BHC expenses, with exception of line item 34A, i.e. Marketing Expense for Domestic Credit Cards. This line item is for Domestic Credit Cards business line only. See the description of the Domestic Credit Card business line in the Business Segment Definitions section of the document.

If the Worker's Compensation expense is an expected item, or is regularly budgeted and paid out similar to an insurance premium or accrual of agreed-upon expenses, then a BHC would report it as Compensation expense or line item 28. If the Worker's Compensation results from a legal settlement, or is part of a large payout to prevent litigation, solve a complaint, or satisfy a penalty or fine, then a BHC would report it in line item 29 with Operational Risk Expenses.

Line item 28 Compensation Expense
This item is a shaded cell and is derived from the sum of items 28A through 28E.

Line item 28A Salary
Exclude stock based and cash variable pay compensation and report in items 28D and 28E, respectively.

Line item 28B Benefits
Exclude stock based and cash variable pay compensation and report in items 28D and 28E, respectively.

Line item 28C Commissions.
Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.

Line item 28D Stock Based Compensation
Report all expenses related to stock based compensation as defined by ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment).*

Line item 28E Cash Variable Pay
Report expenses related to all discretionary variable compensation paid (or to be paid) in the form of cash. Include deferred variable compensation plans not associated with BHC stock.

Line item 29 Operational Risk Expense
This item is a shaded cell and is derived from the item on the OpRisk Projected Losses Worksheet. All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all provisions to litigation reserves/liability for claims related to sold residential mortgages and all litigation settlements and penalties in this line item and not in any other line item . The reporting of the operational risk expense item will not necessarily be consistent with FR Y-9C reporting.

Line item 30 Provisions to Repurchase Reserve/Liability for Residential Mortgage Representations and Warranties
Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable. Exclude all provisions to litigation reserves/liability for claims related to sold residential mortgages (report in item 29).

Line item 31 Professional and Outside Services Expenses
Among items included are routine legal expenses (i.e., legal expenses not related to operational losses), audit and consulting fees, and other fees for professional services.

Line item 32 Expenses of Premises and Fixed Assets
Report expenses of premises and fixed assets, as defined in the FR Y-9C, Schedule HI, item 7.b.

Line item 33 Amortization Expense and Impairment Losses for Other Intangible Assets
Report amortization expense and impairment losses for other intangible assets, as defined in the FR Y-9C, Schedule HI, item 7.c.(2).

Line item 34 Marketing Expense
This item is a shaded cell and is derived from the sum of items 34A and 34B.

Line item 34A Domestic Credit and Charge Card Marketing Expense
Include domestic BHC issued credit and charge cards, as defined in line item 1.b, including those that result from a partnership agreement. Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.

Line item 34B Other
Report all marketing expenses not related to domestic credit and charge cards captured in line 34A.

Line item 35 Other Real Estate Owned Expense
All expenses associated with other real estate owned that would normally be reported in the FR Y-9C, Schedule HI, item 7.d., ''Other noninterest expense''.

Line item 36 Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 (BHCKB557) in Balance Sheet)
Report the provision for credit losses on off-balance sheet credit exposures normally reported as one of the items in FR Y-9C, Schedule HI, item 7.d.

Line item 37 Other Noninterest Expense
Provide a further break out of significant items included in Other Noninterest Expense in footnote 4, such that no more than 5% of Noninterest Expense are reported without further breakout.

Report the line item breakout for the combined 9 quarters of projected "Other noninterest expense" (line item 37). A quarterly breakout of these data should be included in the supporting documentation.

Line item 38 Total Noninterest Expense
This item is a shaded cell and is derived from the sum of items 28, 29 through 34, and 35 through 37. Excludes Goodwill Impairment included in item 41.

Line item 39 Actual PPNR
This item is a shaded cell and is derived from item 27 less 38. By definition, PPNR will calculate as net interest income plus noninterest income less noninterest expense, excluding items broken out in items 40 through 42..

Line item 40 Valuation Adjustment for Firm's Own Debt Under Fair Value Option (FVO)
List segments from which item was excluded in Footnote 9. List FR Y-9C, Schedule HC-I items from which this item is excluded in Footnote 27.

Line item 41 Goodwill Impairment
Report impairment losses for goodwill, as defined in the FR Y-9C, Schedule HI, item 7.c.(1). Under GAAP (ASC 350-20-35-30), "Goodwill of a reporting unit shall be tested for impairment between annual tests if an event occurs or circumstances change that would more likely than not reduce the fair value of a reporting unit below its carrying amount." However, it is acceptable for purposes of this exercise to provide annual estimates as long as the resulting quarterly capital projections

would not differ materially from those generated using quarterly impairment projections.

Line item 42 Loss Resulting from Trading Shock Exercise (if applicable)
This item is a shaded cell and is derived from the sum of items 58 through 62 on the Worksheet 1.a, Income Statement. BHCs should not report changes in value of the MSR asset or hedges within the trading book. List segments from which item was excluded in Footnote 25.

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

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.

Average Assets

BHCs should reference FR Y-9C and other definitions provided in the PPNR Net Interest Income worksheet when completing this section. Align the asset categories definitions, where no FR Y9C code is provided, with those on the Balance Sheet worksheet of the FR Y-14A Summary Schedule. The FR Y-9C code references are intended only to provide guidance for the types of items to be included or excluded; but NOT the type of balance to be provided. All requested balance items are averages.

In the case of loans, align definitions with the "total loans" section of the Balance Sheet worksheet. Include **purchased credit impaired loans** PCI loan balances and the interest income recognized on these loans. However, report the aggregate of all nonaccrual loans as line item 9 rather than including them in each loan type. Although nonaccrual loans are reported in aggregate for reporting purposes, BHCs are encouraged to provide details on the nonaccrual loans by Balance Sheet worksheet definition, if available, in the documentation supporting their FR Y-14A submission.

Average balances on the PPNR Net Interest Income worksheets (both on FR Y-14Q and FR Y-14A) are intended to be reported in a manner consistent with items on the Balance Sheet worksheet of FR Y-14A schedule. As such, average asset balances on PPNR Net Interest Income worksheet are to reconcile to average of asset balances based on FR Y-9C BHCK2170 (which reflects fair value of AFS securities). If this reporting results in recording certain non-earning assets in the average trading assets line on the PPNR Net II worksheet (or any other line item with an associated rate), a BHC should simply reduce the weighted average rate applied to that balance to ensure that income forecasts are calculated appropriately.

Line item 1 First Lien Residential Mortgages (in domestic offices)
Report the average balance of first lien residential mortgages in domestic offices (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(a), column B).

Line item 2 Second/Junior Lien Residential Mortgages (in domestic offices)
This item is a shaded cell and is derived from the sum of items 2A and 2B.

Line item 2A Closed-End Junior Liens
Report the average balance of second/junior lien residential mortgages in domestic offices (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(b), column B).

Line item 2B Home Equity Lines of Credit (HELOCs)
Report the average balance of home equity lines of credit in domestic offices (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(1), column B).

Line item 3 C&I Loans
Report the average balance of C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, and Business Card loans.

Line item 4 CRE Loans (in domestic offices)
Report the average balance of CRE loans in domestic offices as defined in the FR Y-9C, Schedule HC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1), and 1.e.(2), column B.

Line item 5 Credit Cards
Report the average balance of credit cards (as defined in the FR Y-9C, Schedule HC-C, item 6.a, column A).

Line item 6 Other Consumer
This item is a shaded cell and is derived from the sum of items 6A through 6C.

Line item 6A Auto Loans
Report the average balance of auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c, column A.

Line item 6B Student Loans
Report the average balance of student loans.

Line item 6C Other (including loans backed by securities (non-purpose lending))
Report the average balance of other loans.

Line item 7 Real Estate Loans (not in domestic offices)
This item is a shaded cell and is derived from sum of items 7A and 7B. (Also, defined as FR Y-9C, Schedule HC-C, item 1, column A, less above items 1, 2, 5, and FR Y-9C, Schedule HC-C, item 1.b, column B.)

Line item 7A Residential Mortgages (first and second lien)
Report the average balance of first and second lien residential mortgages not in domestic offices.

Line item 7B Other
Report the average balance of other real estate loans not in domestic offices.

Line item 8 Other Loans and Leases
Report the average balance of other loans and leases. Include loans secured by farmland as defined in FR Y-9C, Schedule HC-C, item 1.b, column B, and other loans not accounted for in the above categories. If total net interest income does not reconcile to FR Y-9C total per PPNR definition using fair value average balances for AFS securities, use “Other” balances (line items 15 and 38) and corresponding rates (line items 31 and 46) to offset the difference.

Line item 9 Nonaccrual Loans
Report the average balance of nonaccrual loans, as defined in the FR Y-9C, Schedule HC-N, item 10 (Column C) less Schedule HC-N, item9 (Column C). Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

Line item 10 Securities (AFS and HTM) – Treasuries and Agency Debentures
Report the average balance of AFS/HTM balances in Treasury and Agency debentures, as defined in the FR Y-9C, Schedule HC-B, items 1, 2.a and 2.b, columns A and D.

Line item 11 Securities (AFS and HTM) – Agency RMBS (both CMOs and pass-throughs)
Report the average balance of AFS/HTM balances in Agency RMBS, as defined in the FR Y-9C, Schedule HC-B, items 4.a.(1), 4.a.(2), 4.b.(1) and 4.b.(2), columns A and D.

Line item 12 Securities (AFS and HTM) - Other
Report the average balance of all AFS/HTM investments not reported in line items 10 and 11 (defined in the FR Y-9C, Schedule HC, items 2.a and 2.b less Net II Worksheet line items 10 & 11.

Line item 13 Trading Assets.
Report the average balance of trading assets as defined in the FR Y-9C, Schedule HC-K, item 4.a.

Line item 14 Deposits with Banks and Other
Report the average balance of deposits with banks.

Line item 15 Other Interest/Dividend-BearingAssets
Report the average balance of other interest/dividend-bearing asset not accounted for in the above categories (e.g. Fed Funds Sold, Repos, etc.). In Footnote 2, breakout and explain nature of significant items included in other average interest-bearing asset balances such that no more 5% of total average interest-bearing asset balances are reported without a further breakout.

Line item 16 Other Assets
Report the average balance of all non-interest bearing assets. Line 16 of the Net Interest Income Worksheet is intended for a BHC to report noninterest bearing assets, and accordingly is excluded from the calculation of interest income.

Line item 17 Total Average Asset Balances
This item is a shaded cell and is derived from sum of items 1, 2, 3 through 6, 7, and 8 through 16.

Average Rates Earned
All rates are annualized.

Line item 18 First Lien Residential Mortgages (in domestic offices)
Report the earned average rate of first lien residential mortgages in domestic offices as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(a), column B.

Line item 19 Second/Junior Lien Residential Mortgages (in domestic offices)
This item is a shaded cell and is derived from sum of items 19A and 19B.

Line item 19A Closed-End Junior Liens
Report the earned average rate of second/junior lien residential mortgages in domestic offices as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(b), column B.

Line item 19B Home Equity Lines of Credit (HELOCs)

Report the earned average rate of home equity lines of credit in domestic offices as defined in the FR Y-9C, Schedule HC-C, item 1.c.(1), column B.

Line item 20 C&I Loans (excluding small business (scored/delinquency managed)
Report earned average rate of large commercial credits and small business (graded) loans. Note that the definitions for Large Commercial Credits and Small Business (Graded) are aligned with Balance Sheet definitions (e.g., in the current reports, consistent with CCAR 2012 Balance Sheet worksheet).

Line item 21 CRE Loans (in domestic offices)
Report the earned average rate of CRE loans in domestic offices as defined in the FR Y-9C, Schedule HC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1), and 1.e.(2), column B.

Line item 22 Credit Cards
Report earned average rate of credit cards as defined in the FR Y-9C, Schedule HC-C, item 6.a, column A.

Line item 23 Other Consumer
This item is a shaded cell and is derived from the sum of items 23A through 23C.

Line item 23A Auto Loans
Report earned average rate of auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c, column A.

Line item 23B Student Loans
Report earned average rate of student loans.

Line item 23C Other, incl. loans backed by securities (non-purpose lending)
Report earned average rate of other loans.

Line item 24 Real Estate Loans (not in domestic offices)
Item 24 is a shaded cell and is derived from sum of items 24A and 24B. (Also, defined as FR Y-9C, Schedule HC-C, item 1, column A, less above items 18, 19, 21, and FR Y-9C, Schedule HC-C, item 1.b, column B.)

Line item 24A Residential Mortgages (first and second lien)
Report the earned average rate of first and second lien residential mortgages not in domestic offices.

Line item 24B Other
Report the earned average rate of other real estate loans not in domestic offices.

Line item 25 Other Loans and Leases
Report the earned average rate of other loans and leases. Include loans secured by farmland as defined in Schedule HC-C, FR Y-9C, Schedule HC-C, item 1.b, column B, and other loans not accounted for in the above categories. If total net interest income does not reconcile to FR Y-9C total per PPNR definition using fair value average balances for AFS securities, use "Other" balances (line items 15 and 38) and corresponding rates (line items 27 and 43) to offset the difference.

Line item 26 Nonaccrual Loans
Report the earned average rate of nonaccrual loans. Interest income earned on nonaccrual balances is generally expected to be small.

Line item 27 Securities (AFS and HTM) – Treasuries and Agency Debentures
Report the earned average rate earned on AFS/HTM balances in Treasury and Agency debentures.

Line item 28 Securities (AFS and HTM) – Agency RMBS (both CMOs and pass-throughs)
Report the earned average rate earned on AFS/HTM balances in Agency RMBS.

Line item 29 Securities (AFS and HTM) - Other
Report the earned average rate earned on all other AFS/HTM balances.

Line item 30 Trading Assets
Report the earned average rate of trading assets as defined in the FR Y-9C, Schedule HC-K, item 4.a.

Line item 31 Deposits with Banks and Other
Report the earned average rate of deposits with banks.

Line item 32 Other Interest/Dividend-Bearing Assets
Report the earned average rate of other interest/dividend-bearing asset not accounted for in the above categories.

Line item 33 Total Interest Income
This item is a shaded cell and is derived from sum of the products of items 1 and 18, 2A and 19A, 2B and 19B, 3 and 20, 4 and 21, 5 and 22, 6A and 23A, 6B and 23B, 6C and 23C, 7 and 24, 7B and 24B, 8 and 25, 9 and 26, 10 and 27, 11 and 28, 12 and 29, 13 and 30, 14 and 31, & 15 and 32 annualized.

Average Liability Balances
For the classification of domestic and foreign deposit liabilities, BHCs should report based on internal definitions (those deemed to best represent the behavior characteristics of deposits). For all other liabilities, BHC should reference FR Y-9C and other definitions provided in the PPNR Net interest Income worksheet when completing this section.

Line item 34 Deposits-Domestic
This item is a shaded cell and is derived from sum of items 34A through 34E.

A sum of average domestic and foreign deposits should be equal to a sum of average FR Y-9C, Schedule HC, items 13.a.(1), 13.a.(2), 13.b.(1), and 13.b.(2).

Line item 34A Noninterest-bearing Demand
Report balances using internal definitions.

Line item 34B Money Market Accounts
Report balances using internal definitions.

Line item 34C Savings
Report balances using internal definitions.

Line item 34D Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts
Report balances using internal definitions.

Line item 34E Time Deposits
Report balances using internal definitions.

Line item 35 Deposits-Foreign
This item is a shaded cell and is derived from the sum of items 35A and 35B.

A sum of average domestic and foreign deposits should be equal to a sum of average FR Y-9C, Schedule HC, items 13.a.(1), 13.a.(2), 13.b.(1), and 13.b.(2).

Line item 35A Foreign Deposits
Report balances using internal definitions.

Line item 35B Foreign Deposits-Time
Report balances using internal definitions.

Line item 36 Fed Funds, Repos, & Other Short Term Borrowing
This item is a shaded cell and is derived from the sum of items 36A through 36C.

Line item 36A Fed Funds
Report the average balance of Fed Funds purchased in domestic offices as defined in the FR Y-9C, Schedule HC, item 14.a.

Line item 36B Repos
Report the average balance of Securities sold under agreement to repurchase as defined in the FR Y-9C, Schedule HC, item 14.b.

Line item 36C Other Short Term Borrowing
Report the average balance of liabilities reported as other borrowed money and subordinated notes and debentures (as defined in the FR Y-9C, Schedule HC, items 16 and items 19.a. which the firm would define as short term borrowings).

A sum of line items 36C ("other short term borrowing") and 39 ("other interest bearing liabilities") equals a sum of average BHCK3190, average BHCK4062, and average interest-bearing liabilities reported in BHCK2750; line item 40 ("other liabilities") captures average non-interest bearing liabilities in BHCK2750.

Line item 37 Trading Liabilities
Report the average balance of Trading Liabilities as defined in the FR Y-9C, Schedule HC, item 15.

Line item 38 Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities
Report the average balance of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities as defined in the FR Y-9C, Schedule HC, item 19b.

Line item 39 Other Interest-Bearing Liabilities
Report the average balance of liabilities reported as Other Borrowed Money and Subordinated Notes and Debentures as defined in the FR Y-9C, Schedule HC, items 16 and items 19a which are not already reported in line item 35c Other Short Term Borrowing. This includes all long-term debt not included in line item 38 above. A sum of line items 36C ("other short term borrowing") and 39 ("other interest bearing liabilities") equals a sum of average BHCK3190, average BHCK4062, and average interest-bearing liabilities reported in BHCK2750; line item 40 ("other liabilities") captures average non-interest bearing liabilities in BHCK2750.

Line item 40 Other Liabilities
Report the average balance of liabilities reported as Other Liabilities as defined in the FR Y-9C,

Schedule HC, item 20. A sum of line items 36C ("other short term borrowing") and 39 ("other interest bearing liabilities") equals a sum of average BHCK3190, average BHCK4062, and average interest-bearing liabilities reported in BHCK2750; line item 40 ("other liabilities") captures average non-interest bearing liabilities in BHCK2750.

Line item 41 Total Average Liability Balances
This item is a shaded cell and is derived from sum of items 34, 35, 36, and 37 to 40.

Average Liability Rates
All rates are annualized.

Line item 42 Deposits—Domestic
This item is a shaded cell and is derived from sum of items 42A through 42E.

Line item 42A Noninterest-bearing Demand
This item is a shaded cell; rates are equal to zero by definition.

Line item 42B Money Market Accounts
Report the earned average rate of Money Market Accounts reported in item 34B.

Line item 42C Savings
Report the earned average rate of Savings Accounts reported in item 34C.

Line item 42D Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts
Report the earned average rate of Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts reported in item 34D.

Line item 42E Time Deposits
Report the earned average rate of Time Deposits reported in item 34E.

Line item 43 Deposits-Foreign
This item is a shaded cell and is derived from the sum of items 43A and 43B.

Line item 43A Foreign Deposits
Report the earned average rate of Foreign Deposits reported in item 35A.

Line item 43B Foreign Deposits-Time
Report the earned average rate of Foreign Deposits—Time reported in item 35B.

Line item 44 Fed Funds, Repos, & Other Short Term Borrowing
This item is a shaded cell and is derived from the sum of items 44A through 44C.

Line item 44A Fed Funds
Report the average rate paid for Fed Funds purchased in domestic offices as defined in the FR Y-9C, Schedule HC, item 14a.

Line item 44B Repos
Report the average rate paid for Securities Sold under agreements to repurchase as defined in the FR Y-9C, Schedule HC, item 14b.

Line item 44C Other Short Term Borrowing
Report the average rate paid on liabilities reported as other borrowed money and subordinated

notes and debentures as defined in the FR Y-9C, Schedule HC, items 16 and items 19a which the firm defined as short term borrowings.

Line item 45 Trading Liabilities
Report the average rate of Trading Liabilities as defined in the FR Y-9C, Schedule HC, item 15.

Line item 46 Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities
Report the average rate of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities as defined in the FR Y-9C, Schedule HC, item 19b.

Line item 47 Other Interest-Bearing Liabilities
Report the average rate paid on the liabilities reported as other borrowed money and subordinated notes and debentures as defined in the FR Y-9C, Schedule HC, items 16 and 19a which the firm defined as Other Interest Bearing Liabilities.

Line item 48 Total Interest Expense
This item is a shaded cell and is derived from sum of the products of items 34A and 42A, 34B and 42B, 34C and 42C, 34D and 42D, 34E and 42E, 35A and 43A, 35B and 43B, 36A and 44A, 36B and 44B, 36C and 44C, 37 and 45, 38 and 46, and 39 and 47, annualized.

Line item 49 Total Net Interest Income
This item is a shaded cell and is derived from item 33 minus item 48. Amount should equal Worksheet 7.a, PPNR Submission Worksheet, item 13.

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.

Retail and Small Business Segment

Domestic
For line items 1 through 9, domestic includes U.S. and Puerto Rico only.

Credit and Charge Cards

Line item 1 Total Open Accounts – End of Period
Report number of total open accounts at the end of period for credit and charge cards.

Line item 2 Credit and Charge Card Purchase Volume
Report credit and charge card purchase volume, net of returns. Exclude cash and balance transfer volumes.

Line item 3 Credit and Charge Card Rewards/Partner Sharing Expense
Report credit card rewards/partner sharing expense for credit and charge cards.

In Footnote 23, list which line item(s) on PPNR Submission Worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.

Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization) in footnote 34.

Mortgages and Home Equity

Line item 4 Average Third-Party Residential Mortgages Serviced
Report the average outstanding principal balance for residential mortgage loans the BHC services for others.

Line item 5 Residential Mortgage Originations Industry Market Size – Volume
Report total volume of domestic mortgages that originated during the quarter. A BHC would provide US industry-wide origination volume ($millions) for closed-end loans secured by first liens on 1 to 4 family residential properties during a given quarter. This would not include any home equity loans or lines of credit.

Line item 6 Mortgages and Home Equity Sold During the Quarter
Report first and junior lien mortgages and home equity loans sold during the quarter as defined in FR Y-9C, Schedule HC-P, items 3.a, 3.b, 3.c.(1), 3.c.(2). FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.

Line item 7 Servicing Expenses
Report expenses for servicing first and junior lien mortgages and home equity loans. Include both direct and allocated expenses.

Retail and Small Business Deposits

Line item 8 Total Open Checking and Money Market Accounts – End of Period

Report only the number of checking and money market accounts that are deposit accounts under FR Y-9C guidance and are consistent with the definitions provided for "Retail and small business banking and lending services" segment and "Retail and small business deposits" business line within this segment in the PPNR instructions.

Line item 9 Debit Card Purchase Transactions
Report number of transactions (not dollar value).

International Retail and Small Business
International retail and small business located in regions outside the U.S. and Puerto Rico.

Line item 10 Credit and Charge Card Revenues
Provide metrics data for all quarters, but only if international retail and small business segment revenues exceeded 5% of total retail and small business segment and total retail and small business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.

Investment Banking Segment

Line item 11 Number of Employees
Report the number of full-time equivalent employees at end of current period as defined in the FR Y-9C, Schedule HI, Memorandum item 5, for investment banking segment.

Line item 12 Compensation – Total
Include both direct and allocated expenses for investment banking segment.

Line item 13 Stock Based Compensation and Cash Variable Pay
Include both direct and allocated expenses for investment banking segment.

Advisory

Line item 14 Deal Volume
Report the global dollar volume of all completed deals for the reporting BHC.

Line item 15 Industry Market Size - Fees
Report global fees earned by all relevant industry participants in this area.

Line item 16 Industry Market Size - Completed Deal Volume
Report the global dollar volume of completed deals for all relevant industry participants.

Line item 17 Backlog
A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC's latest backlog estimate. Backlog reporting is not required on a projections basis.

Equity Capital Markets

Line item 18 Deal Volume
Report the global dollar volume of all deals for the reporting BHC.

Line item 19 Industry Market Size – Fees
Report global fees earned by all relevant industry participants in this area.

Line item 20 Industry Market Size - Volume
Report global dollar volume of completed deals for all relevant industry participants.

Debt Capital Markets

Line item 21 Deal Volume
Report the global dollar volume of all deals for the reporting BHC.

Line item 22 Industry Market Size – Fees
Report global fees earned by all relevant industry participants in this area.

Line item 23 Industry Market Size – Volume
Report the global dollar volume of completed deals for all relevant industry participants.

Syndicated Lending

Line item 24 Deal Volume
Report the global dollar volume of all deals for the reporting BHC.

Line item 25 Industry Market Size - Fees
Report global fees earned by all relevant industry participants in this area.

Line item 26 Industry Market Size - Volume
Report the global dollar volume of completed deals for all relevant industry participants.

Merchant Banking/Private Equity

Line item 27 Assets Under Management (AUM)
Report total assets under management for this division.

Sales and Trading Segment

Line item 28 Number of Employees
Report the number of full-time equivalent employees at end of current period as defined in the FR Y-9C, Schedule HI, Memorandum item 5, for sales and trading segment.

Line item 29 Total Proprietary Trading Revenue
Report total proprietary trading revenue.

Line item 30 Compensation – Total
Include both direct and allocated expenses for sales and trading segment.

Line item 31 Stock Based Compensation and Cash Variable Pay
Include both direct and allocated expenses for sales and trading segment.

Equities

Line item 32 Average Asset Balance
Report average asset balance for the quarter of all mark-to-market assets associated directly with the equity sales and trading businesses.

Fixed Income

Line item 33 Average Asset Balance
Report average asset balance for the quarter of all mark-to-market assets associated directly with the fixed income sales and trading businesses.

Commodities

Line item 34 Average Asset Balance
Report average asset balance for the quarter of all mark-to-market assets associated directly with the commodities sales and trading businesses.

Prime Brokerage

Line item 35 Average Client Balances
Report the grossed up "interest balances" that result from prime brokerage activities.

Line item 36 Transaction Volume
Report total dollar volume of all transactions during the quarter.

Investment Management Segment

Asset Management

Line item 37 AUM – Total
This item is a shaded cell and is derived from the sum of items 37A through 37C.

Line item 37A AUM – Equities
Report total assets under management for which the investment mandate/strategy is primarily equities.

Line item 37B AUM – Fixed Income
Report total assets under management for which the investment mandate/strategy is primarily fixed income.

Line item 37C AUM – Other
Report total assets under management for which the investment mandate/strategy cannot be classified as either Equities or fixed income. For example, include alternative investments, currency products, etc.

Line item 38 Net Inflows/Outflow
Report impact of net inflows/outflows on assets under management.

Wealth Management/Private Banking

Line item 39 AUM – Total
This item is a shaded cell and is derived from the sum of items 40A through 40C.

Line item 39A AUM – Equities
Report total assets under management for which the investment mandate/strategy is primarily equities.

Line item 39B AUM – Fixed Income
Report total assets under management for which the investment mandate/strategy is primarily fixed income.

Line item 39C AUM – Other
Report total assets under management for which the investment mandate/strategy cannot be classified as either Equities or fixed income. For example, include alternative investments, currency products, etc.

Line item 40 Net Inflows/Outflow
Report impact of net inflows/outflows on assets under management.

Line item 41 Number of Financial Advisors
Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.

Investment Services Segment

Asset Servicing

Line item 42 Assets under Custody and Administration
Report total assets under custody and administration as of the end of the quarter.

Issuer Services

Line item 43 Corporate Trust Deals Administered
Report total number of deals administered during the quarter.

Section B. Firm Wide Metrics: PPNR Projections Worksheet

Line item 44 Number of Employees
Report the number of full-time equivalent employees at end of current period as defined in the FR Y-9C, Schedule HI, Memorandum item 5.

Line item 45 Revenues – International
This item is a shaded cell and is derived from the sum of items 45A through 45D. These items are based on holding company consolidated reporting and not on legal-entity basis.

Line item 45A Revenues - APAC

Provide Asia and Pacific (includes South Asia, Australia, and New Zealand) region breakouts for all quarters, but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule. For specific country assignments, use internal definitions.

Line item 45B Revenues - EMEA

Provide Europe, Middle East, and Africa region breakouts for all quarters, but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule. For specific country assignments, use internal definitions.

Line item 45C Revenues - LatAm

Provide Latin America, including Mexico region breakouts for all quarters, but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule. For specific country assignments, use internal definitions.

Line item 45D Revenues - Canada

Provide Canada region breakouts for all quarters, but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

Line item 46 Revenues – Domestic

This item is a shaded cell and is derived from PPNR Submission Worksheet item 27 less item 45. The item will capture all revenues so long as international revenues do not exceed 5% of total revenue in any of the last four actual quarters requested in the PPNR schedule.

Line item 47 Severance Costs

In Footnote 14, list items on PPNR Submission worksheet that include this item if any.

Line item 48 Collateral Underlying Operating Leases for Which the Bank is the Lessor

This item is a shaded cell and is derivedfrom the sum of items 48A and 48B..
Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. This item should correspond to the amount provided in the FR Y-9C, Schedule HC-F item 6 (see item 13 in the instructions). The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Line item 48A Auto

Report the carrying amount of automobiles rented to others under operating leases, net of accumulated depreciation. The amount reported should only reflect collateral rented under operating leases and should not include collateral subject to capital/financing type leases.

Line item 48B Other

Report the carrying amount of any equipment or other assets (other than automobiles) rented to others under operating leases, net of accumulated depreciation. The amount reported should only reflect collateral rented under operating leases and should not include collateral subject to capital/financing type leases.

Line item 49 OREO Balance

This item is a shaded cell and is derived from the sum of items 49A through 49C. Reporting of OREO items on FR Y-14Q PPNR Metrics is expected to be consistent with reporting of OREO items on FR Y-14A PPNR Metrics worksheet which sources the data directly from FR Y-14A Balance Sheet worksheet. Thus, reporting of OREO items on FR Y-14Q PPNR Metrics worksheet is consistent with reporting of OREO items on FR Y-14A Balance Sheet worksheet.

Line item 49A Commercial
Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, commercial real estate.
Line item 49B Residential
Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, residential real estate.

Line item 49C Farmland
Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, farmland.

Line item 50 Non-Recurring PPNR Items
Report the total income statement impact of all material non-recurring and infrequent items. Examples of such items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, gains or losses on mergers / joint ventures, etc. Break out and explain these excluded items in footnote 32.

Line item 51 Trading Revenue
Report trading revenue as defined in the FR Y-9C, Schedule HI, item 5.c.

Line item 52 Net Gains/(Losses) on Sales of Other Real Estate Owned
Report trading revenue as defined in the FR Y-9C, Schedule HI, item 5.j.

In Footnote 19, list business segments reported on PPNR Submission Worksheet that include this item, if any.

Section C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)

Line item 53 Carrying Value of Purchased Credit Impaired (PCI) Loans
Report trading revenue as defined in the FR Y-9C, Schedule HC-C, memorandum item M.5.b.

Line item 54 Net Accretion of discount on PCI Loans included in interest Revenues
Report the net accretion of discount on PCI loans included in net interest income as included on the PPNR Submission Worksheet and Net Interest Income Worksheet.

Line item 55 Loans Held for Sale – First Lien Residential Liens in Domestic Offices (Average Balances)
Report average balance of first lien residential loans held for sale as included in the Net Interest Income Worksheet.

Line item 56 Average Rate on Loans Held for Sale – First Lien Residential Liens in Domestic Offices
Report average rate paid on first lien residential loans held for sale as included in the Net Interest Income Worksheet.

Quarter End Weighted Average Life of Assets
The Weighted Average Life (WAL) should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that

portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. The WAL should be reflective of the timing assumed by the institutions for those assets/liabilities trading portfolios to be held on the balance sheet and not at the individual position level. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity. Reference the PPNR Net Interest Income worksheet for product definitions.

Line item 57 First Lien Residential Mortgages (in Domestic Offices)
Report the quarter end weighted average life of domestic first lien residential mortgages (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(a), column B).

Line item 58 Closed-End Junior Residential Liens (in Domestic Offices)
Report the quarter end weighted average life of domestic closed-end junior residential liens (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(2)(b), column B).

Line item 59 Home Equity Lines Of Credit (HELOCs)
Report the quarter end weighted average life of domestic home equity lines of credit (as defined in the FR Y-9C, Schedule HC-C, item 1.c.(1), column B).

Line item 60 C&I Loans
Report the quarter end weighted average life of C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, and Business Card loans.

Line item 61 CRE Loans (in Domestic Offices)
Report the quarter end weighted average life of domestic CRE loans (as defined in the FR Y-9C, Schedule HC-C, the sum of items 1.a.(1), 1.a.(2), 1.d., 1.e.(1) 1.e.(2)), Column B.

Line item 62 Credit Cards
Report the quarter end weighted average life of credit cards (as defined in the FR Y-9C, Schedule HC-C, item 6.a., column A).

Line item 63 Auto Loans
Report the quarter end weighted average life of auto loans (as defined in the FR Y-9C, Schedule HC-C, item 6.c., column A).

Line item 64 Student Loans
Report the quarter end weighted average life of student loans.

Line item 65 Other, incl. loans backed by securities (non-purpose lending)
Report the quarter end weighted average life of Other Consumer Loans, incl. loans backed by securities (non-purpose lending).

Line item 66 Residential Mortgages (First and Second Lien, Not in Domestic Offices)
Report the quarter end weighted average life of all residential mortgages (first and second lien) not in domestic offices.

Line item 67 Other Real Estate Loans (Not in Domestic Offices)
Report the quarter end weighted average life of other real estate loans not in domestic offices.

Line item 68 Other Loans & Leases

Report the quarter end weighted average life of other loans and leases. Include loans secured by farmland (as defined in the FR Y-9C, Schedule HC-C, item 1.b, column B), and other loans not accounted for in the above categories.

Line item 69 Securities (AFS and HTM) - Treasuries and Agency Debentures
Report the quarter end weighted average life of AFS/HTM balances in Treasury and Agency Debentures (as defined in the FR Y-9C, Schedule HC-B, items 1, 2.a and 2.b, columns A and D). The WAL reporting items (items 69-71) on PPNR Metrics within the Summary Schedule is intended to reflect the weight average remaining life for the reported period. The number is to reflect both the weighted average life of the current positions as well as the impact of assumed new business.

Line item 70 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)
Report the quarter end weighted average life of AFS/HTM balances in Agency RMBS (as defined in the FR Y-9C, Schedule HC-B, items 4.a.(1), 4.a.(2), 4.b.(1) and 4.b.(2), columns A and D). The WAL reporting items (items 69-71) on PPNR Metrics within the Summary Schedule is intended to reflect the weight average remaining life for the reported period. The number is to reflect both the weighted average life of the current positions as well as the impact of assumed new business.

Line item 71 Securities (AFS and HTM) - Other
Report the quarter end weighted average life of all other AFS/HTM (defined in the FR Y-9C, Schedule HC, as items 2.a and 2.b less PPNR Metrics Worksheet line items 69 & 70). The WAL reporting items (items 69-71) on PPNR Metrics within the Summary Schedule is intended to reflect the weight average remaining life for the reported period. The number is to reflect both the weighted average life of the current positions as well as the impact of assumed new business.

Line item 72 Trading Assets
Report the quarter end weighted average life of trading assets (as defined in the FR Y-9C, Schedule HC-K, item 4.a.). For trading assets, WAL should be reflective of the timing assumed by the institutions for those assets to be held on the balance sheet and not necessarily the duration of the underlying positions.

Line item 73 All Other Earning Assets
Report the quarter end weighted average life of all other interest-bearing assets not accounted for in the above categories.

Quarter End Weighted Average Life of Liabilities

The Weighted Average Life (WAL) should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity. Reference PPNR Net Interest Income worksheet for product definitions.

Line item 74 Domestic Deposits – Time
Report the quarter end weighted average life for Domestic Time Deposits (using internal definitions).

Line item 75 Foreign Deposits – Time
Report the quarter end weighted average life of Foreign Time Deposits (using internal definitions).

Line item 76 Fed Funds
Report the quarter end weighted average life of Fed Funds purchased in domestic offices (as defined in the FR Y-9C, Schedule HC, item 14.a.).

Line item 77 Repos
Report the quarter end weighted average life of Securities sold under agreement to repurchase (as defined in the FR Y-9C, Schedule HC, item 14.b.).

Line item 78 Other Short Term Borrowing
Report the quarter end weighted average life of liabilities reported as other borrowed money and subordinated notes and debentures (as defined in the FR Y-9C, Schedule HC, items 16. and 19.a., of which the firm would define as short term borrowings).

Line item 79 Trading Liabilities
Report the weighted average life of Trading Liabilities (as defined in the FR Y-9C, Schedule HC, item 15.). For trading liabilities, WAL should be reflective of the timing assumed by the institutions for those assets to be held on the balance sheet and not necessarily the duration of the underlying positions.

Line item 80 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities
Report the quarter end weighted average life of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities (as defined in the FR Y-9C, Schedule HC, item 19.b.).

Line item 81 All Other Interest Bearing Liabilities
Report the quarter end weighted average life of all long-term debt not included in line item 80 above.

Average Domestic Deposit Repricing Beta in a "Normal Environment"
Domestic deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date. For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates.

The beta ratios for line items 82 through 85 should be reported in basis points (bp) movement in the yield curve, either up or down in relationship to an assumed 100 bps movement. For beta-related line items 82 to 87 on the PPNR Metrics template, a negative number can be reported in the downward rate movements. However, a negative would be indicating that the firm is projecting an "increase" in the beta when rates movements are down.

Line item 82 Money Market Accounts
Report (in basis points) the balance-weighted average beta of domestic money market accounts

(using internal definitions for this product).

Line item 83 Savings
Report (in basis points) the balance-weighted average beta of domestic savings accounts (using internal definitions for this product).

Line item 84   NOW, ATS, and other Transaction Accounts
Report (in basis points) the balance-weighted average beta of Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other transaction accounts (using internal definitions for these products).

Line item 85   Time Deposits
Report (in basis points) the balance-weighted average beta of time deposits (using internal definitions for this product).

Average Foreign Deposit Repricing Beta in a "Normal Environment"
Foreign deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date. For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates.

The beta ratios for line items 86 through 88C should be reported in basis points (bp) movement in the yield curve, either up or down.

Line item 86   Foreign Deposits
Report (in basis points) the balance-weighted average beta of foreign deposits (using internal definitions for this product).

Line item 87   Foreign Deposits-Time
Report (in basis points) the balance-weighted average beta of foreign time deposits (using internal definitions for this product). It is appropriate to report this item as a "balance-weighted average beta of foreign time deposits.

Line item 88   New Domestic Business Pricing for Time Deposits
New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an upward and downward rate movement.

Line item 88A   Curve (if multiple terms assumed)
Report the primary reference curve used by the firm for pricing time deposits.

If more than one curve for the pricing of time deposits is used, the curve used to price the majority of the time deposits should be noted on the schedule and additional pricing information should be provided in the supplementary information. If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index (line item 88B) and spread used to estimate new business pricing in lieu of the curve (line item 88C).

The term “curve” refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits.

Line item 88B Index Rate (if single term assumed)
Report the index (e.g. “30 day LIBOR”) used to price time deposits when a single maturity term for new issuances is assumed. The index should be the one to which the beta in line item 85 is applied.

Line item 88C Spread relative to the Index Rate
Report the weighted average spread used to price time deposits above the index rate when a single maturity term for new issuances is assumed.

Schedule H—Wholesale Risk

H.1 - Corporate Loan Data Schedule

The Corporate Loan Data Schedule collects loan level detail on corporate loans and leases. The data collection has two sections: (1) Loan and Obligor Description section (Fields 1 through 51, and Field 83), which collects information related to the obligor and the loan itself; and (2) Obligor Financial Data section (Fields 52 through 82), which collects data related to the financial health of the obligor. Both sections are completed at a loan level detail.

A. Loan Population

The loan population includes corporate loans and leases that are held for investment (HFI) (as defined in the FR Y-9C, Schedule HC-C General Instructions) and held for sale (HFS) as of the report date (i.e. quarter end). Include HFI and HFS loans that the holding company has elected to report at fair value under the fair value option. Exclude all loans and leases classified as trading (reportable on the FR Y-9C, Schedule HC, item 5).

Include all corporate loans that are at the consolidated Bank Holding Company (BHC) level and not just those of the banking subsidiaries, as well as any unused but legally binding commitments that would be reported in the relevant FR Y-9C category (as outlined below) if such loans were drawn (including all legally binding undrawn commitments extended to non-consolidated variable interest entities as defined in the FR Y-9C). Exclude informal "advised lines" (i.e., a revocable commitment by the bank to lend funds for up to a specified period of time, usually one year, sometimes referred to as a guidance line) from commitments.

The loan population is limited to corporate loans and leases with a committed balance greater than or equal to $1 million. Although corporate loans and leases with a committed balance under $1 million are not reported on the FR Y-14Q Corporate Loans Schedule, the sum of the outstanding balance of these loans would be included in the relevant fields on the FR Y-14Q Supplemental Schedule and the FR Y-14A Summary Schedule pursuant to the instructions for those schedules.

In general, use loan classifications on the FR Y-9C, Schedule HC-C as a guide in determining the population of corporate loans and leases. Refer to the FR Y-9C, Schedule HC-C instructions for specific guidance on loan classifications. In determining loan classifications on the FR Y-14Q Corporate Loan Data Schedule, look to the security, borrower, or purpose of the loan. Below is a list of FR Y-9C, Schedule HC-C categories that are considered corporate loans:

1) Loans to U.S. banks and other U.S. depository institutions (FR Y-9C, Schedule HC-C, item 2.a);
2) Loans to foreign banks (FR Y-9C, Schedule HC-C, item 2.b);
3) Loans to finance agricultural production and other loans to farmers (FR Y-9C, Schedule HC-C, item 3);
4) Commercial and industrial loans to U.S. addresses (FR Y-9C, Schedule HC-C, item 4.a);
5) Commercial and industrial loans to non-U.S. addresses (FR Y-9C, Schedule HC-C, item 4.b);
6) Loans to foreign governments and official institutions (including foreign central banks) (FR Y-9C, Schedule HC-C, item 7);
7) Loans to nondepository financial institutions (FR Y-9C, Schedule HC-C, item 9.a);
8) All other loans, excluding consumer loans (FR Y-9C, Schedule HC-C, item 9.b(2));
9) All other leases, excluding consumer leases (FR Y-9C, Schedule HC-C, item 10.b);
10) Loans secured by owner-occupied nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(1)); and
11) Loans secured by owner-occupied nonfarm nonresidential properties originated in non-

domestic offices (reported within FR Y-9C, Schedule HC-C, item 1).

Report loans secured by owner-occupied nonfarm nonresidential properties on the FR Y-14Q Corporate Loans Schedule, even if they are cross-collateralized with a loan reported on the FR Y-14Q Commercial Real Estate Schedule. Loans secured by owner-occupied nonfarm nonresidential properties are those nonfarm nonresidential property loans for which the primary source of repayment is the cash from the ongoing operations and activities conducted by the party, or an affiliate of the party, who owns the property. Thus, for loans secured by owner-occupied nonfarm nonresidential properties, the primary source of repayment is not derived from third party, nonaffiliated, rental income associated with the property (i.e., any such rental income is less than fifty percent (50%) of the source of repayment) or the proceeds of the sale, refinancing, or permanent financing of the property. Consequently, such loans are considered corporate loans rather than commercial real estate loans.

Exclude small business loans from the loan population as they are reportable on the FR Y-14Q US Small Business Schedule and the International Small Business Schedule. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For corporate lending, banks look at the commercial operations process (commercial grading or internal risk rating) to assess credit risk. Therefore, corporate loans are loans that are "graded" or "rated" using the consolidated holding company's commercial credit rating system, as it is defined in the consolidated holding company's normal course of business. Meanwhile, for small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are "scored" or "delinquency managed" for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans.

Exclude unplanned overdrafts (as defined in the FR Y-9C, Schedule HC-C, item 9) included in all other loans (as defined in the FR Y-9C, Schedule HC-C, item 9.b(2)).

Exclude domestic and international business and corporate credit card or charge card loans included in the FR Y-14Q/M, Credit Card Data Collections (see the FR Y-14M, Credit Card Data Collection Data Dictionary for the definition of business and corporate credit card or charge card loans). For example, if there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus, the loan should be reported on the FR Y-14Q/M Credit Card Data Collections. Alternatively, loans with a committed balance greater than $1 million for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred should be reported in the FR Y-14Q Corporate Loan schedule.

The population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. A credit facility may be secured or unsecured, term or revolving, drawn or undrawn (excluding informal advised lines). The credit facility may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Descriptions of typical credit facility types are outlined in Field 20. The $1 million dollar reportability threshold applies to any set of legally binding commitments where the sum of those commitments, governed under one common credit agreement, is greater than or equal to $1 million. These criteria are the same for all extensions of credit and all types of standby letters of credit. Corporate borrowers may also have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. If a borrower has more than one legally separate credit facility each with a committed amount of less than $1 million, those facilities would be excluded from the Corporate

Loans Data collection even if they are cross defaulted and/or cross collateralized.

B. Reporting Specifications

Consistent with the FR Y-9C, report all loans net of charge-offs, fair value adjustments (FVA) and ASC 310-30 (originally issued as SOP 03-3) adjustments, if applicable, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by Creditors for Impairment of a Loan) reserve amounts. Charge-offs, FVA, ASC 310-10 reserve amounts, and ASC 310-30 adjustments should be reported separately in the designated fields (28, 29, 30, and 31, respectively).

All dollar amounts in Fields 1 through 48 should represent only the consolidated holding company's pro-rata portion of any syndicated or participated loan.

C. Obligor Financial Data Section Instructions

Fields 52 through 82 (Obligor Financial Data section), must be reported for all corporate loans and leases as of the report date, excluding loans with:

(i) An obligor domiciled (as defined in the FR Y-9C Glossary entry for "domicile") outside of the US (Field 6);
(ii) An obligor with a NAICS code beginning with 52 (Finance and Insurance), or 5312 (Real Estate Agents and Brokers);
(iii) An obligor that is a nonprofit organization or federal, state, or local government or related agencies; or
(iv) An obligor that is a Natural Person (including individuals doing business as (DBA) another entity where the primary source of repayment analyzed is the personal credit of the natural person behind the DBA).

For loans that meet the exclusions above, Fields 52 through 82 should be left blank. The exclusions outlined above for the Obligor Financial Data section are at the obligor or primary source of repayment entity level.

The Obligor Financial Data Section relates to the legal entity that provides the primary source of repayment for the credit facility identified in Field 15. If the legal entity used by underwriting as the primary source of repayment is different from the legal entity actually making the payment, report the Obligor Financial Data Section for the entity used by underwriting. Note, the legal entity that provides the primary source of repayment will generally be different from the guarantor, which provides secondary support for repayment. Information related to the guarantor should be reported in Fields 44 through 48 of the Loan and Obligor Description section.

If this legal entity that provides the primary source of repayment is the same as the Obligor identified in Field 2, the Obligor Financial Data Section should reflect financial information of that Obligor and Fields 49 through 51 should be left blank. However, if the primary source of repayment is provided by an entity that is different than the Obligor identified in Field 2, the entity should be identified in Fields 49-51 and the Obligor Financial Data section should reflect the financial information for this entity. All other Obligor Fields reported in the Loan and Obligor Description section should continue to reflect the Obligor identified in Field 2.

For a credit facility for which there is no clear predominant borrower that serves as the primary source of repayment, the Obligor Financial Data Section should reflect the financial information of the entity that best represents the credit repayment capacity for the credit facility. For loans secured by owner occupied real estate for which the primary source of repayment is an operating company that occupies the real estate and is an affiliate of the property company which owns the property, the Obligor Financial Data Section should reflect the financial information of the operating company.

Data in Fields 54 through 82 should be reported or calculated in accordance with GAAP standards. Note descriptions in the Obligor Financial Data Section provide guidance on what should be reported in each field based on commonly-used definitions; unless otherwise instructed, a reporting bank should report the Fields as defined by its financial spreading systems (i.e., software programs on which the BHC spreads and analyzes the financial statements of its customers) in accordance with its credit policy. The financial statement data fields should be populated with the most recent financial statement data available as of the report date (i.e. the most recent financial data found in the consolidated holding company's financial spreading system as of the report date) and should not be bound by financial statement data that was used in the consolidated holding company's most recent formal rating review.

Fields 54, 56, 57, 58, and 59 should be reported for the most recently available trailing twelve month (TTM) period, with the ending date indicated in Field 52. If an obligor lacks trailing twelve months of financial information sufficient for Fields 54, 56, 57, 58, and 59, provide the underwritten annual information for Fields 54, 56, 57, 58, and 59, with the ending date indicated in Field 52. Fields 55 and 60 should be reported for the TTM period ended one year prior to the date indicated in Field 52. If an obligor lacks trailing twelve months of financial information sufficient for Fields 55 and 60, provide the underwritten annual information for Fields 55 and 60, with the ending date one year prior to the date indicated in Field 52.

D. Data Format

Data should be provided in a single extensible markup language file (.xml). No quotation marks should be used as text identifiers. Do not provide a header row or a row count. This file will contain one record per active loan in the contributor's inventory.

For fields that the schedule specifies as a date, but the XSD specifies as a datetime, provide T00:00:00 as the time.

E. Corporate Loan Data Fields

The table on the following pages shows the fields that should be contained in the submission file. Report all fields with data as of the report date.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
1	Customer ID (*CustomerID*)	CLCOM047	Report the unique internal identifier for the customer relationship under which the obligor's exposure is aggregated in the reporting entity's credit systems. Customer ID is a relationship concept under which multiple borrowers are aggregated because they have related risks, including, but not limited to parent/subsidiary relationships. For stand-alone or ultimate parent obligors, the Customer ID may be the same as the unique internal identifier for the obligor provided in Field 2.	Must not contain a carriage return, line feed, comma or any unprintable character.
2	Internal ID (*InternalObligor ID*)	CLCOM300	Report the reporting entity's unique internal identifier for the obligor. Internal ID is a borrower concept that identifies the entity under which multiple loans are aggregated.	Must not contain a carriage return, line feed, comma or any unprintable character.
3	Original Internal ID (*OriginalInterna lObligorID*)	CLCOG064	Report the internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field 2 should be used as the Original Internal ID.	Must not contain a carriage return, line feed, comma or any unprintable character.
4	Obligor Name (*ObligorName*)	CLCO9017	Report the obligor name on the credit facility. Full legal corporate name is desirable. If the borrowing entity is an individual(s) (Natural Person(s)), do not report the name; instead substitute with the text: "Individual."	Must not contain a carriage return, line feed, comma or any unprintable character.
5	City (*City*)	CLCO9130	Report the name of the city in which the obligor is headquartered.	Free text indicating the City where the Obligor is physically headquartered.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
6	Country (*Country*)	CLCO9031	Report the country in which the obligor is headquartered.	Use the 2 letter Country Code[5] for foreign properties.
7	Zip Code (*ZipCodeForeign MailingCode*)	CLCO9220	Report the zip code or foreign mailing code of the physical location of the obligor's headquarters.	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For International: use country specific postal code.
8	Industry Code (*IndustryCode*)	CLCO4537	Report the numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System (NAICS). If the NAICS code is not available, provide either the Standard Industrial Classification (SIC), or Global Industry Classification Standard (GICS). If the obligor is an individual, the industry code should be consistent with the industry in which the commercial purpose of the loan operates.	Report 4 to 6 digit number. If this code is not available, then provide a SIC or GICS industry code as shown next.

[5] See link below for list of ISO standard country codes.

http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
9	Industry Code Type (*IndustryCodeType*)	CLCOM297	Select the type of industry code identification scheme used in field 8.	1. NAICS 2. SIC 3. GICS
10	Obligor Internal Risk Rating (*InternalRating*)	CLCOG080	Report the obligor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.	Free text indicating the obligor rating grade.
11	TIN (*TIN*)	CLCO6191	Report the Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the borrowing entity is an individual(s) (Natural Person(s)), do not report Social Security Number; instead enter 'NA'. If, the borrowing entity does not have a TIN, enter 'NA'.	The 9 digit assigned by the Internal Revenue Service for the obligor identified in field 2. Allowable forms are either ##-#######,#########, or 'NA'.
12	Stock Exchange (*StockExchange*)	CLCO4534	Report the name of the Stock Exchange on which the primary stock of the obligor, or its parent, trades. If the borrowing entity is not publicly traded, enter 'NA'.	Free text
13	Ticker Symbol (*TKR*)	CLCO4539	Report the Stock Symbol for stocks listed and traded on the regulated exchange provided in Field 12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange. If the borrowing entity is not publicly traded, enter 'NA'.	Free text

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
14	CUSIP (*CUSIP*)	CLCO9161	Report the CUSIP of the obligor, if available. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. Issuer codes are assigned alphabetically from a series that includes deliberate built-in "gaps" for future expansion. Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer. If a CUSIP does not apply, enter 'NA'.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.
15	Internal Credit Facility ID (*InternalCreditFacilityID*)	CLCOM142	Report the reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique. In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), also provide Original Internal credit facility ID in Field 16.	Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID. May not contain a carriage return, line feed, comma or any unprintable character.
16	Original Internal Credit Facility ID (*OriginalInternalCreditFacilityID*)	CLCOM296	Report the Internal identification code assigned to the credit facility record in the previous submission. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field 15 should be used as the Original Internal credit facility ID.	May not contain a carriage return, line feed, comma or any unprintable character.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
17	Credit Facility Internal Risk Rating (*CreditFacilityRating*)	CLCOG081	Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's internal risk rating system. Firms that are subject to the Advanced Approaches capital framework should report the IRB LGD estimate at the loan level. If no credit facility rating is assigned, enter 'NA.'	Free text indicating the LGD rating or 'NA.'
18	Origination Date (*OriginationDate*)	CLCO9912	Report the origination date of the commitment. The 'origination date' is the date the commitment to lend becomes a legally binding commitment. If there has been a major modification to the loan that requires credit approval such that the contractual date of the loan is changed in the loan system, use the revised contractual date as the "origination date." The following examples would generally not result in a change in the contractual date of the loan in the loan system, and thus would not be considered major modifications: (1) extension options at the sole discretion of the borrower; (2) covenants; and (3) waivers.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the quarter end date of the data.
19	Maturity Date (*MaturityDate*)	CLCO9914	Report the maturity date. The maturity date is the last date upon which the funds must be repaid, inclusive of extension options that are solely at the borrower's discretion, and according to the most recent terms of the credit agreement. For demand loan, enter9999-01-01.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
20	Credit Facility Type (*FacilityType*)	CLCOG072	Report the credit facility type. Use the following credit facility type descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. If the Credit facility type is “Other,” provide description in Field 21. 0 OTHER 1 REVOLVING CREDIT 2 REVOLVING CREDIT CONVERTING TO TERM LOAN 3 REVOLVING CREDIT - ASSET BASED 4 REVOLVING CREDIT – DIP 5 NON-REVOLVING LINE OF CREDIT 6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN 7 TERM LOAN 8 TERM LOAN – A 9 TERM LOAN – B 10 TERM LOAN – C 11 TERM LOAN – BRIDGE 12 TERM LOAN - ASSET BASED 13 TERM LOAN – DIP 14 CAPITALIZED LEASE OBLIGATION 15 STANDBY LETTER OF CREDIT 16 OTHER REAL ESTATE OWNED 17 OTHER ASSET	Enter number code of the description.
21	Other Credit Facility Type Description (*OtherFacilityType*)	CLCOG107	If the credit facility is listed as “Other” in Field 20, provide a description of the “other credit facility type.” Leave this field blank if Field 20 is not zero.	Free Text

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
22	Credit Facility Purpose (*CreditFacilityPurpose*)	CLCOG073	Report the credit facility purpose. Use the following credit purpose descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. . If the credit facility purpose is "Other," provide description in Field 23. 0 OTHER 1 ACQUISITION AND/OR MERGER FINANCING 2 ASSET SECURITIZATION FINANCING 3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE 4 COMMERCIAL PAPER BACK-UP 5 INDUSTRIAL REVENUE BOND BACK-UP 6 MORTGAGE WAREHOUSING 7 TRADE FINANCING 8 PERFORMANCE GUARANTEE 9 WORKING CAPITAL - SHORT TERM/SEASONAL 10 WORKING CAPITAL – PERMANENT 11 GENERAL CORPORATE PURPOSES 12 DEBT REFINANCE/CONSOLIDATION 13 ESOP FINANCING 14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION 15 AGRICULTURE AND/OR RANCHING REAL ESTATE 16 STOCK BUYBACK 17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS 18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION – LAND 19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION – RESIDENTIAL 20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMML & INDL 21 REAL ESTATE INVESTMENT/PERMANENT FINANCING – RESIDENTIAL 22 REAL ESTATE INVESTMENT/PERMANENT FINANCING - COMMERCIAL AND INDUSTRIAL 23 BUSINESS RECAPITALIZATION/DIVIDENDS 24 NEW PRODUCT DEVELOPMENT 25 PROJECT FINANCING	Enter number code of the description

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
23	Other Credit Facility Purpose Description (*OtherFacilityPurpose*)	CLCOG108	If the credit facility purpose is listed as "Other" in Field 22, provide a description of the "other credit facility type." Leave this field blank if Field 22 is not zero.	Free Text
24	Committed Exposure Global (*CommittedExposure*)	CLCOG074	Report the current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15,net of any charge- offs, ASC 310-30 (originally issued as SOP 03-03) adjustments, or fair value adjustments taken by the Reporting BHC, but gross of ASC 310-10 reserve amounts. Include both drawn and undrawn committed amounts. Report the total commitment amount and not the constrained commitment amount. For example, if the borrower has a contract for $1.1 million total commitment, but is constrained by borrowing base to $900 thousand, report the total commitment amount of $1.1 million. For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment, net of the above noted adjustments.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
25	Utilized Exposure Global (*UtilizedExposure*)	CLCOG075	Report the current dollar amount the obligor has drawn which has not been repaid, net of any charge-offs, ASC 310-30 (originally issued as SOP 03-03) adjustments, or fair value adjustments taken by the Reporting BHC, but gross of ASC 310-10 reserve amounts. For facilities with multiple lenders, only provide the reporting entity's pro-rata utilized exposure, net of the above noted adjustments. For fully undrawn commitments, enter 0 (zero).	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
26	Line Reported on FR Y-9C (*LineReportedOnFRY9C*)	CLCOK449	Report the integer code corresponding to the line number on the FR Y-9C, Schedule HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn. Refer to the FR Y-9C instructions for definitions of Schedule HC-C line item categories. 1. Loans to U.S. banks and other U.S. depository institutions (FR Y-9C, Schedule HC-C, item 2.a); 2. Loans to foreign banks (FR Y-9C, Schedule HC-C, item 2.b); 3. Loans to finance agricultural production and other loans to farmers (FR Y-9C, Schedule HC-C, item 3); 4. Commercial and industrial loans to U.S. addresses (FR Y-9C, Schedule HC-C, item 4.a); 5. Commercial and industrial loans to non-U.S. addresses (FR Y-9C, Schedule HC-C, item 4.b); 6. Loans to foreign governments and official institutions (including foreign central banks) (FR Y-9C, Schedule HC-C, item 7); 7. Loans to nondepository financial institutions (FR Y-9C, Schedule HC-C, item 9.a); 8. All other loans, excluding consumer loans (FR Y-9C, Schedule HC-C, item 9.b(2)); 9. All other leases, excluding consumer leases (FR Y-9C, Schedule HC-C, item 10.b); 10. Loans secured by owner-occupied nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(1)); and 11. Loans secured by owner-occupied nonfarm nonresidential properties originated in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1).	Enter number code of the description

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
27	Line of business (*LineOfBusiness*)	CLCOK458	Provide the name of the internal line of business that originated the credit facility using the institutions own department descriptions.	Free text describing the Line of business. For example: Private Banking, Corporate Banking, Asset- Based Lending, etc.
28	Cumulative Charge-offs (*CumulativeChargeoffs*)	CLCOG076	Report the cumulative net charge-offs associated with the credit facility on the reporting entity's books. If cumulative charge-offs are greater than the current commitment balance but less than the original commitment, report the total cumulative charge-off amount even though it exceeds the current commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under a fair value option.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
29	FVA (*FairValueAdjustment*)	CLCOM294	For held for sale loans and loans accounted for under a fair value option, report the dollar amount adjustment (positive or negative) from the par balance. Exclude FAS 141 and FAS 91 FVA for premiums or discounts.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 for loans valued at par. Should be 'NA' for loans not held for sale or accounted for under a fair value option. For negative values use a negative sign '-', not parenthesis ().

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
30	ASC 310-10 (*ASC31010*)	CLCOM292	Report the reserve applied to the credit facility per ASC 310-10 (formerly FAS 114, Accounting by Creditors for impairment of a loan). ASC 310-10 addresses specific reserves for impaired loans.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 if there is no ASC 310-10 reserve for the credit facility. For fully undrawn commitments, enter 0.
31	ASC310-30 (*ASC31030*)	CLCOM293	Report the adjustment applied to the credit facility per ASC 310-30 (formerly Statement of Position (SOP) 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer). ASC 310-30 addresses reserves taken when the loan was acquired based on a discounted purchase price. Provide if available at a credit facility level, otherwise a pro-rated allocation from the portfolio level to the loan level may be reported. A loan could have both an ASC 310-10 reserve and an ASC 310-30 reserve if the ASC 310-30 reserve is deemed insufficient and the consolidated holding company decides to establish an additional reserve for a specifically impaired loan through ASC 310-10.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 if there is no loan level ASC310-30 adjustment. For fully undrawn commitments, enter 0.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
32	# Days Principal or Interest Past Due (*PastDue*)	CLCOG077	Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. Report the number of days past due as of the last day of the reporting quarter. If payments are not past due 30 days or more, enter zero.	Numbers only. For fully undrawn commitments, enter 0.
33	Non-Accrual Date (*NonAccrualDate*)	CLCOG078	Report the date the credit facility was placed on non-accrual, if applicable. If a non-accrual date does not exist, enter 9999-12-31.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14 For fully undrawn commitments, enter 9999-12-31.
34	Participation Flag (*ParticipationFlag*)	CLCO6135	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, purchased by reporting BHC 3. Yes, sold by reporting BHC
35	Lien Position (*LienPosition*)	CLCOK450	Indicate using integer code if the credit facility is First Lien Senior, Second Lien, Senior Unsecured, or Contractually Subordinated. If the facility is secured by different lien positions, provide information on the predominant lien position.	1. First-Lien Senior 2. Second Lien 3. Senior Unsecured 4. Contractually Subordinated

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
36	Security Type (*SecurityType*)	CLCOM298	If security is provided by collateral other than or in addition to Real Estate, indicate the predominant security type. Report the integer code corresponding to the following security type descriptions. 0 Real Estate only 1 Cash and Marketable Securities 2 Accounts Receivable and Inventory 3 Fixed Assets excluding Real Estate 4 Blanket Lien 5 Other 6 Unsecured	Enter number code of the description
37	Interest Rate Variability (*InterestRateVariability*)	CLCOK461	Indicate the variability of current interest rates (Fixed, Floating, or Mixed) to maturity. For fully undrawn commitments, enter '0' (zero).	0. Fully undrawn commitments 1. Fixed 2. Floating 3. Mixed
38	Interest Rate (*InterestRate*)	CLCO7889	Report the current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter the dollar weighted average interest rate that approximates the overall rate on the drawn balance of the facility.	Provide as a decimal, e.g.: 0.0575 for 5.75% For fully undrawn commitments, enter 0.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
39	Interest Rate Index (*InterestRateIndex*)	CLCOK462	For floating rate credit facilities, report the base interest rate using integer code. If obligor has an option, select the index actually in use. If the credit facility is fixed (as designated in Field 37) choose the integer for "Not applicable (Fixed)". For credit facilities where the base interest rate is mixed, choose the integer for "Mixed." For fully undrawn commitments, enter '0' (zero).	0. Fully undrawn commitments 1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed
40	Interest Rate Spread (*InterestRateSpread*)	CLCOK463	For floating rate credit facilities, report the spread over base rate in basis points. If the credit facility is fixed (as designated in Field 37) populate 'NA'. If the facility includes multiple draws with different spreads, provide the spread that approximates the overall spread on the facility.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). For fully undrawn commitments, enter 0.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
41	Interest Rate Ceiling (*InterestRateCeiling*)	CLCOK464	For floating rate credit facilities, report the rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the credit facility is fixed (as designated in Field 37) populate 'NA'. For facilities with multiple interest rate ceilings, provide the maximum interest rate ceiling.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no ceiling. For fully undrawn commitments, enter 0.
42	Interest Rate Floor (*InterestRateFloor*)	CLCOK465	For floating rate credit facilities, report the rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the credit facility is fixed (as designated in Field 37) populate 'NA'. For facilities with multiple interest rate floors, provide the minimum interest rate floor.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no floor. For fully undrawn commitments, enter 0.
43	Interest Income Tax Status (*TaxStatus*)	CLCOM299	Report the tax status of interest income for Federal or State Income Tax purposes. Interest Income Tax Status should be determined by whether the interest income received by the BHC is tax exempt (at Federal, State, etc.) Report at the loan level.	1. Taxable 2. Tax Exempt If federal or state tax exempt, choose '2'.
44	Guarantor Flag (*GuarantorFlag*)	CLCGM318	Indicate if the credit facility is guaranteed.	1.Full guarantee 2.Partial guarantee 3.U.S. Government Agency guarantee 4. No guarantee

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
45	Guarantor Internal ID (*GuarantorInternalID*)	CLCGM300	Report the unique guarantor identifier. For facilities with multiple guarantors, provide the unique guarantor identifier for the primary or most substantial guarantor.	Must not contain a carriage return, line feed, comma or any unprintable character. If the credit facility is not guaranteed, enter 'NA'.
46	Guarantor Name (*GuarantorName*)	CLCG9017	Report the guarantor name on the credit facility. Full legal corporate name is desirable. If the guarantor is an individual(s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual." For facilities with multiple guarantors, provide the guarantor name for the primary or most substantial guarantor.	Must not contain a carriage return, line feed, comma or any unprintable character. If the credit facility is not guaranteed, enter 'NA'
47	Guarantor TIN (*GuarantorTIN*)	CLCG6191	Report the Taxpayer Identification Number (TIN) assigned to the guarantor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the guarantor is an individual(s) (Natural Person(s)), do not report Social Security Number; instead enter 'NA'. If, the guarantor does not have a TIN, enter 'NA'. For facilities with multiple guarantors, provide the TIN assigned to the primary or most substantial guarantor.	The 9 digit assigned by the Internal Revenue Service for the guarantor identified in Field 45. Allowable forms are either ##-#######, #########, or 'NA'. If the credit facility is not guaranteed, enter 'NA'

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
48	Guarantor Internal Risk Rating (*GuarantorInternalRiskRating*)	CLCGG080	Report the guarantor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here. For facilities with multiple guarantors, provide the guarantor rating grade for the primary or most substantial guarantor.	Free text indicating the obligor rating grade. If the credit facility is not guaranteed or if the guarantor does not have a rating, enter 'NA'
49	Entity Internal ID (*EntityInternalID*)	CLCEM300	Report the reporting BHC's unique internal identifier for the entity that is the primary source of repayment for the facility in Field 15	Must not contain a carriage return, line feed, comma or any unprintable character. Leave blank if the entity is the same as the Obligor identified in Field 2.
50	Entity Name (*EntityName*)	CLCE9017	Report the name of the entity that is the primary source of repayment for the facility in Field 15. Full legal corporate name is desirable. If the entity is an individual(s) (Natural Person(s)), do not report the name; instead substitute with the text: "Individual."	Must not contain a carriage return, line feed, comma or any unprintable character. Leave blank if the entity is the same as the Obligor identified in Field 2.
51	Entity Internal Risk Rating (*EntityInternalRiskRating*)	CLCEG080	For the entity identified in Field 49, report the entity rating grade from the reporting BHC's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting BHC uses a one-dimensional risk rating system, record that rating here.	Free text indicating the entity rating grade. Leave blank if the entity is the same as the Obligor identified in Field 2.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
52	Date of Financials (*DateFinancials*)	CLCE9999	Report the as of date of the financial information, related to the entity identified in Field 2 or Field 49, that is reported in the Obligor Financial Data Section.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14
53	Date of Last Audit (*DateLastAudit*)	CLCE4929	Report the date of the last audited financial statements of the entity identified in Field 2 or Field 49. Date of last audit may or may not be the same date as the date of the financials (Field 52). If there is no audit date, enter 9999-12-31.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14
54	Net Sales Current (*NetSalesCurrent*)	CLCEM301	Report the gross sales of the entity identified in Field 2 or Field 49 reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed for the designated period. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
55	Net Sales Prior Year (*NetSalesPriorYear*)	CLCEM302	Report the gross sales of the entity identified in Field 2 or Field 49 reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed. Report data for the trailing twelve month (TTM) period ended one year prior to the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
56	Operating Income (*OperatingIncome*)		Report the amount of profit (or loss) realized from continuing operations of the entity identified in Field 2 or Field 49; typically represented as sales less items such as cost of goods sold, operating expenses, amortization and depreciation. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).
57	Depreciation & Amortization (*DepreciationAmortization*)		Report the total depreciation and amortization costs of the entity identified in Field 2 or Field 49 of tangible and intangible assets allocated against revenue for the current period. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).
58	Interest Expense (*InterestExpense*)	CLCEM305	Report the periodic expense to the entity identified in Field 2 or Field 49 of securing short and long-term debt. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).
59	Net Income Current (*NetIncomeCurrent*)	CLCEM306	Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including extraordinary items and discontinued operations. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
60	Net Income Prior Year (*NetIncomePriorYear*)	CLCEM307	Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including extraordinary items and discontinued operations. Report data for the trailing twelve month (TTM) period ended one year prior to the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
61	Cash & Marketable Securities (*CashMarketableSecurities*)	CLCEM308	Report the cash, depository accounts and marketable securities of the entity identified in Field 2 or Field 49 that can be easily sold and readily converted into cash.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
62	Accounts Receivable (A/R) Current (*AccountsReceivableCurrent*)	CLCEM309	Report the money owed to the entity identified in Field 2 or Field 49 for merchandise or services or services sold on open account.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
63	Accounts Receivable (A/R) Prior Year (*AccountsReceivablePriorYear*)	CLCEM310	Report the money owed to the entity identified in Field 2 or Field 49 for merchandise or services or services sold on open account. Report data one year prior to date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
64	Inventory Current (*InventoryCurrent*)	CLCEM311	Report the value of the raw materials, work in process, supplies used in operations, finished goods, and merchandise bought for resale of the entity identified in Field 2 or Field 49.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
65	Inventory Prior Year (*InventoryPriorYear*)	CLCEM312	Report the value of the raw materials, work in process, supplies used in operations, finished goods, and merchandise bought for resale of the entity identified in Field 2 or Field 49 Report data one year prior to date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
66	Current Assets Current (*CurrentAssetsCurrent*)	CLCEM313	Report the cash, accounts receivable, inventory, and other assets of the entity identified in Field 2 or Field 49 that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities as of the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
67	Current Assets Prior Year (*CurrentAssetsPriorYear*)	CLCEM314	Report the cash, accounts receivable, inventory, and other assets of the entity identified in Field 2 or Field 49 that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities. Report data one year prior to the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
68	Tangible Assets (*TangibleAssets*)	CLCEM315	Report the assets of the entity identified in Field 2 or Field 49 having a physical existence, such as cash, equipment, real estate, real property, and personal property such as buildings and machinery; accounts receivable are also usually considered tangible assets for accounting purposes. Tangible assets are distinguished from intangible assets, such as trademarks, copyrights, and goodwill, and natural resources (timberlands, oil reserves, and coal deposits).	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
69	Fixed Assets (*FixedAssets*)	CLCEM316	Report the tangible property of the entity identified in Field 2 or Field 49 used in the business and not for resale. This includes, but is not limited to, buildings, furniture, fixtures, equipment, and land. Report fixed assets net of depreciation.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
70	Total Assets (TA) Current (*TotalAssetsCurrent*)	CLCE2170	Report the sum of the current assets of the entity identified in Field 2 or Field 49 plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances) as of the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
71	Total Assets (TA) Prior Year (*TotalAssetsPriorYear*)	CLCEM317	Report the sum of the current assets of the entity identified in Field 2 or Field 49 plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances). Report data one year prior to date reported in Field 52.	Rounded whole dollar amount, e.g.:20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
72	Accounts Payable (A/P) Current (*AccountsPayableCurrent*)	CLCE3066	Report the obligations owed to the creditors of the entity identified in Field 2 or Field 49 arising from the entity's ongoing operations, including the purchase of goods, materials, supplies, and services as of the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
73	Accounts Payable (A/P) Prior Year (*AccountsPayablePriorYear*)	CLCEM325	Report the obligations owed to the creditors of the entity identified in Field 2 or Field 49 arising from the entity's ongoing operations, including the purchase of goods, materials, supplies, and services. Report data one year prior to date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
74	Short Term Debt (*ShortTermDebt*)	CLCEM319	Report the debt obligations of the entity identified in Field 2 or Field 49 with a term of less than one year.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
75	Current Maturities of Long Term Debt (*CurrentMaturitiesLongTermDebt*)	CLCEM320	Report the portion of long-term debt of the entity identified in Field 2 or Field 49 due within one year.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
76	Current Liabilities Current (*CurrentLiabilitiesCurrent*)	CLCEM321	Report the short-term debt, accounts payable and other current liabilities of the entity identified in Field 2 or Field 49 that are due within one year.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
77	Current Liabilities Prior Year (*CurrentLiabilitiesPriorYear*)	CLCEM322	Report the short-term debt, accounts payable and other current liabilities of the entity identified in Field 2 or Field 49 that are due within one year. Report data one year prior to date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
78	Long Term Debt (*LongTermDebt*)	CLCEM323	Report the liabilities of the entity identified in Field 2 or Field 49 that are due in one year or more.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
79	Minority Interest (*MinorityInterest*)	CLCE4484	Report the interest of shareholders who, in the aggregate, own less than half the shares in a corporation. On the consolidated balance sheets of companies whose subsidiaries are not wholly owned, the minority interest is shown as a separate equity account or as a liability of indefinite term. Enter 'NA' if not applicable.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Enter 'NA' if not applicable.
80	Total Liabilities (*TotalLiabilities*)	CLCE2950	Report the sum of current liabilities plus long- term debt plus other non-current liabilities (including deferred taxes, investment tax credit, and minority interest) of the entity identified in Field 2 or Field 49.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

Field No.	**Field Name; (*Technical Field Name*)**	**MDRM**	**Description**	**Allowable Values**
81	Retained Earnings (*RetainedEarnings*)	CLCE3247	Report the cumulative retained earnings of the entity identified in Field 2 or Field 49 less total dividend distributions to shareholders. Typically, it is the prior year's retained earnings plus net income less distributions.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
82	Capital Expenditures (*CapitalExpenditures*)	CLCEM324	Report the funds used to acquire a long-term asset resulting in depreciation deductions over the life of the acquired asset. Report gross of depreciation. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
83	Special Purpose Entity Flag (*SpecialPurposeEntityFlag*)		*This field is optional until the March 31, 2014 report date, at which time the field becomes mandatory..* Indicate '2' (Yes) if the obligor (as identified in Field 2) is organized as a bankruptcy remote, special purpose entity (SPE) where the primary source of repayment depends on the performance of specified underlying assets. Relevant SPE obligors include, ABCP conduits, securitization trusts, and other structured variable interest entities established to purchase and finance assets through the tranching of risk. Entities which are trusts for the purpose of personal wealth management or Op Co/Prop Co structures should be reported as '1' (No).	1.No 2. Yes

H.2 – Commercial Real Estate Schedule

A. Loan Population

The loan population includes Commercial real estate (CRE) loans and leases that are held for investment (HFI) (as defined in the FR Y-9C, Schedule HC-C General Instructions) and held for sale (HFS) as of the report date (i.e. quarter end). Include HFI and HFS loans that the holding company has elected to report at fair value under the fair value option. Exclude all loans and leases classified as trading (reportable on the FR Y-9C, Schedule HC, item 5).

CRE loans and leases are defined as legally binding loan commitments or credit facilities to an obligor as defined in the credit agreement. Include all CRE loans and leases that are at the consolidated Bank Holding Company (BHC) level and not just those of the banking subsidiaries, as well as any unused but legally binding commitments that would be reported in the relevant FR Y-9C category (as outlined below) if such loans were drawn (including all legally binding undrawn commitments extended to non-consolidated variable interest entities defined in the FR Y-9C).

Include all CRE loans and leases with a committed balance greater than or equal to $1 million. Although certain CRE loans and leases with a committed balance under $1 million are not reported on the FR Y-14Q CRE schedule, the sum of the outstanding balance of these loans would be included in the relevant fields on the FR Y-14Q Supplemental Schedule and the FR Y-14A Summary Schedule pursuant to the applicable instructions of those schedules.

All CRE loans included in this schedule must be secured by real estate (as defined in the FR Y-9C Glossary entry for "loans secured by real estate"). Loans to finance CRE but not secured by CRE do not meet the definition of "loans secured by real estate" and should not be reported on the CRE Schedule. For example, a line of credit issued for the purpose of acquiring real estate that is not currently secured by real estate would not be considered secured by real estate for purposes of this Schedule. In this case, the commitment is an unsecured corporate loan until the balance is actually lent out and secured by CRE property. At that point, the commitment becomes a CRE loan for purposes of this Schedule.

In general, use loan classifications on the FR Y-9C, Schedule HC-C as a guide to determining the population of CRE loans and leases. Refer to the FR Y-9C, Schedule HC-C instructions for specific guidance on loan classifications. In determining loan classifications, look to the security, borrower, or purpose of the loan. Below is a list of FR Y-9C, Schedule HC-C categories of loans secured by real estate that are considered CRE loans and leases:

i. 1-4 family residential construction loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(1)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
ii. Other construction loans and all land development and other land loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(2)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
iii. Loans secured by multifamily (5 or more) residential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.d) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);
iv. Loans secured by other nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(2)) and in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1);

Loans secured by owner-occupied nonfarm nonresidential properties should be reported on the FR Y-14Q Corporate Loans Schedule. Loans secured by owner-occupied nonfarm nonresidential properties are those nonfarm nonresidential property loans for which the primary source of repayment is the cash from the ongoing operations and activities conducted by the party, or an affiliate of the party, who owns the property. Thus, for loans secured by owner-occupied nonfarm nonresidential properties, the primary source of repayment is not derived from third party, nonaffiliated, rental income associated with the property (i.e., any such rental income is less than fifty percent (50%) of the source of repayment) or the proceeds of the sale, refinancing, or permanent financing of the property. Consequently, such loans are considered corporate loans rather than CRE loans.

The population of loans should be reported at the credit facility level. For purposes of the CRE Schedule, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. The credit facility may allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately, the aggregation of such extensions of credit are governed under one common credit agreement. The $1 million dollar reportability threshold applies to any set of legally binding commitments where the sum of those commitments, governed under one common credit agreement, is greater than or equal to $1 million. These criteria are the same for all extensions of credit. Borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level.

B. Instructions for Cross Collateralized Loans

As discussed above, the entire Schedule should be completed for CRE loans with a committed balance greater than or equal to $1 million. However, CRE loans with balances less than $1 million are subject to a limited data collection if they are cross collateralized with a CRE loan with a committed balance greater than or equal to $1 million. For purposes of this schedule, cross-collateralized loans are those in which the collateral securing one loan is also used as collateral for other loans, even if that loan has less than $1 million committed balance. Cross collateralized loans that are not CRE loans should be excluded (i.e. home loan). A single loan secured by multiple properties is not considered to be cross-collaterlaized for purposes of this schedule. Lien position does not impact determinations of whether loans are cross-collateralized.

Under this limited data collection, report the following fields for cross collateralized CRE loans with balances less than $1 million:

i. Field 1, Loan Number;
ii. Field 3, Outstanding Balance;
iii. Field 5, Committed Balance;
iv. Field 44, Cross Collateralized Loan Numbers

Reporting of all other fields for cross collateralized loans with balances less than $1 million is optional.

C. Reporting Specifications

Consistent with the FR Y-9C, report all loans net of charge-offs, fair value adjustments (FVA) and ASC 310-30 (originally issued as SOP 03-3) adjustments, if applicable, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by Creditors for Impairment of a Loan) reserve amounts. Charge-offs, ASC 310-10 reserve amounts, ASC 310-30 adjustments, and FVA (including those for held for sale loans) should be reported separately in the designated fields (6, 46, 47, and 48, respectively).

For acquired loans (see Field 36), report data retrievable from loan accounting systems of record reported on a prospective basis.

All dollar amounts should represent only the consolidated holding company's pro-rata portion of portion of any syndicated or participated loan.

D. Data Format

Data should be provided in a single extensible markup language file (.xml). No quotation mark should be used as text identifiers. Do not use header or a row count. This file will contain one record per active loan in the contributor's inventory. For fields that the schedule specifies as a date, but the XSD specifies as a datetime, provide T00:00:00 as the time.

D. Commercial Real Estate Data Fields

The table on the following pages shows the fields that should be contained in the submission file. Report all fields with data as of the report date.

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
1	Loan Number (*LoanNumber*)	G063	Report the bank's unique internal identifier for this loan record that will be the same from quarter to quarter. It must identify the loan for its entire life and must be unique.	Must be unique within a submission and over time. That is, the same loan- level file must not have two facilities with the same Loan Number. Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory
2	Obligor Name (*ObligorName*)	9017	Report the obligor name on the loan. Full legal entity name is desirable, but the precise name is not necessary if it requires manual intervention to provide. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual"	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory
3	Outstanding Balance (*OutstandingBalance*)	K448	Report the current outstanding (book) balance on the CRE Loan as reported on FR Y-9C. Outstanding balance is net of ASC 310-30 (originally issued as SOP 03-3), charge-offs and fair value adjustments.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).	Mandatory
4	Line Reported on FR Y-9C (*LineReportedOnFRY9C*)	K449	Report the integer code (see Allowable Values column) corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded, or in the case of unused commitments, the line number in which the CRE Loan would be recorded if drawn. Option 7 is a component of a broader FR Y-9C line. Refer to the FR Y-9C instructions for definitions of	1. 1-4 family residential construction loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(1)). 2. Other construction loans and all land development and other land loans originated in domestic	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			Schedule HC-C line item categories.	offices (FR Y-9C, Schedule HC-C, item 1.a(2)). 3. Loans secured by multifamily (5 or more) residential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.d). 4. DO NOT USE. 5. Loans secured by other nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(2)). 6. DO NOT USE. 7. Loans secured by CRE originated by non- domestic offices as reported within FR Y-9C, Schedule HC-C, item 1, excluding nonfarm nonresidential, owner occupied loans originated in nondomestic offices.	
5	Committed Exposure Global (*CommittedBalance*)	G074	Report the current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 1,net of any charge-offs, ASC 310-30 (originally issued as SOP 03-03) adjustments, or fair value adjustments taken by the Reporting BHC, but gross of ASC 310-10 reserve amounts. Include both drawn and undrawn committed amounts. For facilities with multiple lenders, only provide the	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			reporting entity's pro-rata commitment, net of the above noted adjustments.		
6	Cumulative Charge-offs (*CumulativeChargeoffs*)	G076	Report the cumulative net charge-offs associated with this CRE loan on the reporting entity's books. If cumulative charge-offs are greater than the current commitment balance but less than the original commitment, report the total cumulative charge-off amount even though it exceeds the current commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). Should be '0' (zero) if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under the fair value option.	Mandatory
7	Participation Flag (*Participation Flag*)	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions.	1. No 2. Yes, purchased by reporting BHC 3. Yes, sold by reporting BHC	Optional
8	Lien Position (*LienPosition*)	K450	Indicate using integer code if the mortgage is a first lien on the property or a subordinate lien. For multiple properties, report the lien on the predominant property. The predominant property should be the one with the highest collateral value. If no property predominates, then report integer code for "Mixed Liens". For loans secured by a pledge of partnership interests, indicate a subordinate lien position. A "B-Note" is a structurally subordinated position	1. First Lien 2. Subordinated Lien 3. Mixed Liens 4. DO NOT USE. 5. "B-Note"	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			secured by a senior lien on a property.		
9	Property Type (*PropertyType*)	K451	If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. The predominant property should be the one with the highest collateral value as of the last valuation date (Field 43). If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". If the loan is secured by a property type which is not included in the above list, then indicate integer code for "Other" (e.g., skilled nursing, self-storage, etc.). If the CRE Loan commitment covers ONLY the land and lot development phase, then report as "Land and Lot Development." If however, the CRE Loan commitment is for land development AND vertical construction, report it under the appropriate category (e.g. Homebuilders, condo, office).	1. Retail 2. Industrial / Warehouse 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo/Co-op 7. Office 8. Mixed 9. Land and Lot Development 10. Other	Mandatory
10	Origination Date (*OriginationDate*)	9912	Report the origination date. The origination date is the date the commitment to lend becomes a legally binding commitment. If there has been a major modification to the loan that requires credit approval such that the contractual date of the loan is changed in the loan system, use the revised contractual date as the origination date. The following examples would generally not result in a change in the contractual date of the loan in the loan system, and thus would not be considered major	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the quarter end date of the data.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			modifications: (1) extension options at the sole discretion of the borrower; (2) covenants; and (3) waivers. The date given here should be the same date that is used for the data given in fields 12 and 13.		
11	Location (*Location*)	K453	Report the ZIP Code for where the collateral is located. Use the 2 letter Country Code[6] for foreign properties. If one CRE Loan is secured by multiple properties and one location predominates, specify that location. The predominant property should be the one with the highest collateral value as of the last valuation date (Field 43). Otherwise indicate "Mixed."	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For other countries, the 2-letter country code. For multiple properties without one predominating, use "Mixed".	Mandatory
12	Net Operating Income at Origination (*NetOperating Income*)	K454	Report the Net Operating Income (NOI) at origination (date given in Field 10). NOI is all operating income, net of operating expenses with the exception of debt service and depreciation. Operating expenses include RE taxes (but not income taxes), Insurance, common area maintenance, utilities, replacement reserves, management fees, admin/accounting/legal.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals but negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis	Mandatory

[6] See link below for list of ISO standard country codes:
http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			For land and construction loans that are (1) not currently generating income; and (2) not cross-collateralized with another property currently generating income, populate with 'NA'. The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination or renewal, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination or renewal for all completed projects should already be a part of the actual financial information submitted by the borrower. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. The NOI should represent the best estimate of actual NOI at the date given in Field 10. If there has been significant recent leasing activity, then rent roll (less expenses) annualized may be the best NOI number. If there is seasonality in the numbers, then actual fiscal or trailing twelve months NOI may be the best number. However, NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from operating information obtained from the borrower at renewal. If a participation, prorate based on your share of the credit. For loans that are cross-collateralized at origination (date given in Field 10), the NOI provided should represent the total NOI available to	(). Guidelines for populating: • '0' (zero) is to be used if the NOI is actually zero. • NA is to be used if the loan is a land and construction loan (i.e. 1-4 family residential construction loans reported in FR Y-9C, Schedule HC-C, item 1.a(1) or other construction and land development loan reported in FR Y-9C, Schedule HC-C, item 1.a(2)) that is (1) not currently generating income, and (2) not cross-collateralized with another property currently generating income. • Numeric values are to be used for facilities where the NOI is applicable and available.	

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			service the debt from the underlying collateral pool. For the purposes of Field 12 only, for loans that are cross- collateralized after origination (date given in Field 10), the NOI provided should be the total NOI available at origination, not the subsequently combined NOI from the collateral pool. NOI is a loan level concept that represents the sum of the NOIs of all of the properties that secure the loan. If the BHC has one loan secured by multiple properties, the NOI reported should be the sum of the NOI generated by the individual properties For cross-collateralized loans, the NOI provided should represent the total NOI from the underlying collateral pool. Therefore, the same NOI value should be reported for each of the cross-collateralized loans. Likewise, if the cross-collateralization group includes both construction and non-construction facilities, the same NOI should be reported for each of these cross-collateralized facilities.		
13	Value at Origination (*ValueatOrigination*)	M148	Report the value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property values as adjusted for prorated participations.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	Mandatory
14	Value Basis	K456	Provide integer code if the Value in Field 13 was calculated using an “as is,” “as stabilized” or “as	1. As Is 2. As Stabilized	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*ValueBasis*)		completed" value as defined in SR10-16 (http://www.federalreserve.gov/ boarddocs/srletters/2010/sr1016a1.pdf).	3. As Completed	
15	Internal Rating (*InternalRating*)	G080	Report the bank's internal obligor rating that addresses the probability of default of the loan. Must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit.	The general form looks like this: Rating-code-1:% as decimal; Rating-code-2:% as decimal;…] For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the decimal amounts must sum to 1.	Mandatory
16	Probability of Default (*PD*)	G082	Report the probability of default Advanced IRB parameter estimate as defined in the most recent capital framework. This is only required for advanced approaches banks. It is optional for all others. Probability of default (PD) means: (1) To a non-defaulted obligor, the [bank]'s empirically based best estimate of the long-run	Express as a fraction to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation.	Mandatory for advanced approaches firms. Optional for other banks.

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			average one-year default rate for the rating grade assigned by the [bank] to the obligor, capturing the average default experience for obligors in the rating grade over a mix of economic conditions (including economic downturn conditions) sufficient to provide a reasonable estimate of the average one-year default rate over the economic cycle for the rating grade. (2) To a defaulted obligor, 100 percent.		
17	Loss Given Default (*LGD*)	G086	Report the loss given default Advanced IRB parameter estimate: LGD at the loan level. This is only required for banks that have already entered or exited parallel run. It is optional for all others. Loss given default (LGD) means the greatest of: (1) Zero. (2) The [bank]'s empirically based best estimate of the long-run default-weighted average economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon over a mix of economic conditions, including economic downturn conditions; or (3) The [bank]'s empirically based best estimate of the economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon during economic downturn conditions.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation.	Mandatory for advanced approache s firms. Optional for other banks.

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
18	Exposure At Default (*EAD*)	G083	Report the exposure at default as defined in the most recent capital framework. This is only required for respondents subject to the advanced approaches rule. It is optional for all others. For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure; and For the off-balance sheet component of a loan commitment or line of credit, EAD means the [bank]'s best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).	Mandatory for advanced approache s firms. Optional for other banks.
19	Maturity Date (*MaturityDate*)	9914	Report the contractual maturity date of CRE Loan, according to the most recent terms of the credit agreement, including extension options that are at the sole discretion of the borrower. If a demand loan, enter 9999-01-01.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
20	Amortization (*Amortization*)	K457	Report the original amortization term of the loan in months from the date given in Field 10 at the rate implied by the current payment disregarding any balloon payment. For Interest only loans enter '0' (zero). After the interest only period is over, report the	Must be in whole months, e.g.,10 years would 120.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			number of months to fully amortize the loan.		
21	Recourse (*Recourse*)	G106	Indicate whether the bank relied on a sponsor or guarantor as a source of repayment when considering the credit for approval.	1. Recourse Relied Upon 2. No Recourse Relied Upon	Mandatory
22	Line of Business (*LineOfBusiness*)	K458	Indicate the internal line of business that originated the CRE Loan using the institutions own department descriptions.	Free text describing the Line of Business. For example: Retail, Private Banking, Corporate Banking, etc.	Optional
23	Current Occupancy (*CurrentOccupancy*)	K459	Report the current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if 1-4 family Residential Construction (FR Y-9C, Schedule HC-C, item 1.a(1)) or other construction and land development loans (FR Y-9C, Schedule HC-C, item 1.a(2)) does not have a currently valid certificate of occupancy. For loans originated for the purpose of condo construction where construction is completed but not all of the units have been sold (i.e., they are currently being leased and/or they are for sale), report the physical occupancy rate based on the number of units owned by the borrower. "Current occupancy" means as close to the report date (e.g. 2009-09-30) as possible (e.g. the occupancy level last reported by the borrower).	Provide as a fraction (2 decimal places), e.g.: “0.80” for 80%. Guidelines for populating: • ‘0’ (zero) is to be used if the occupancy is actually zero. • NA is to be used for facilities where the data element is not applicable or the property does not have a currently valid certificate of occupancy - i.e. 1-4 family residential construction or other construction and land development loans. • Numeric values are to be used for facilities where the occupancy is applicable and available.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
24	Anchor Tenant (*AnchorTenant*)	K460	Report the name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co- tenancy clause or whose rental income accounts for the majority of the gross rental income at the property level.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character. If there are multiple Anchor tenants, separate names with a double semi- colon ';;'.	Optional
25	Loan Purpose (*LoanPurpose*)	G073	Indicate the purpose of the CRE Loan at the origination date, as recorded in Field 10, using an integer from the following list. The following Loan Purpose descriptions provide guidance based on commonly-used definitions. Report fields as defined in the BHC's loan system. (1) Construction Build to Suit: The loan proceeds fund the construction of a building specified by a tenant and leased to the tenant / Construction Credit Tenant Lease: 100% occupancy to an investment grade tenant on a long term triple-net lease; both occupancy and lease type conditions must be met to meet this definition. (2) Land Acquisition & Development: The loan proceeds fund the acquisition of vacant land or improvement of unimproved real property prior to the construction of building structures. The improvement of unimproved real property may include the laying or placement of sewers, water pipes, utility cables, streets, changes in zoning, and other infrastructure necessary for future	1. Construction Build to Suit / Credit Tenant Lease 2. Land Acquisition & Development 3. Construction Other 4. DO NOT USE. 5. DO NOT USE. 6. Acquisition (nonowner occupied) 7. Refinance 8. Other	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			development. (3) Construction Other: The loan proceeds fund the construction of buildings or other structures, including additions or alterations to existing structures and the demolition of existing structures to make way for new structures. (6) Acquisition (nonowner occupied): The loan proceeds fund the purchase or a change in the majority of ownership of non-owner occupied nonfarm nonresidential property or multifamily property. (7) Refinance: Replacement of an existing loan with a loan under different terms (e.g., new maturity, interest rate, etc.). These transactions generally do not involve the purchases or funding of structural changes to commercial real estate property. These would generally also exclude transactions involving a change in the majority ownership of the property. (8) Other: Loans which do not fall under the above loan purposes.For loans written as combination construction-permanent loans secured by real estate, once the loan is no longer reported as a construction loan on the FR Y-9C, Schedule HC-C, Item 1.a (Construction, land development, and other loans), the loan purpose shifts from the construction or land acquisition and development purpose categories to one of the permanent loan purpose categories.		

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
26	Interest Rate Variability (*InterestRateVariability*)	K461	Indicate the variability of current interest rates (Fixed, Floating, or Mixed) to maturity. For fully undrawn commitments, enter 0 (zero).	0. Fully undrawn commitments 1. Fixed 2. Floating 3. Mixed	Mandatory
27	Interest Rate (*InterestRate*)	7889	Report the current interest rate charged on the CRE Loan. If the facility includes multiple draws with different interest rates, enter the dollar weighted average interest rate that approximates the overall rate on the drawn balance of the facility	Provide as a decimal, e.g.: 0.0575 for 5.75% For fully undrawn commitments, enter ‘0’ (zero).	Mandatory
28	Interest Rate Index (*InterestRateIndex*)	K462	For floating rate CRE Loans, report the list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed (as designated in Field 26) choose the integer for “Not applicable (Fixed)”. For loan commitments where the base interest rate is mixed, choose the integer for “Mixed.” For fully undrawn commitments, enter 0 (zero).	0. Fully undrawn commitments 1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed	Mandatory
29	Interest Rate Spread (*InterestRateSpread*)	K463	For floating rate CRE Loans, report the spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed (as designated in Field 26) populate ‘NA’. If the CRE loan includes multiple draws with different spreads, provide the spread that	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter ‘NA’ if the loan is fixed. Negative numbers can be submitted. For negative values use a negative sign ‘-‘ not parenthesis ().	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			approximates the overall spread on the loan.	For fully undrawn commitments, enter '0' (zero).	
30	Interest Rate Ceiling (*InterestRateCeiling*)	K464	For floating rate CRE Loans, report the rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the CRE loan is fixed (as designated in Field26) populate 'NA'. For loan commitments with multiple interest rate ceilings, provide the maximum interest rate ceiling.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no ceiling. For fully undrawn commitments, enter '0' (zero).	Mandatory
31	Interest Rate Floor (*InterestRateFloor*)	K465	For floating rate CRE Loans, report the rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the CRE loan is fixed (as designated in Field 26) populate 'NA'. For loan commitments with multiple interest rate floors, provide the minimum interest rate floor.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no floor. For fully undrawn commitments, enter '0' (zero).	Mandatory
32	Frequency of Rate Reset (*FrequencyofRateReset*)	K466	For floating rate CRE Loans, report the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.	Provide in whole months. Enter 'NA' if the loan is fixed. For fully undrawn commitments, enter '0' (zero).	Mandatory
33	Interest Reserves	K467	Report the dollar amount of remaining Interest rate reserves. Interest reserves would represent only	Rounded to whole dollar amount with no cents, punctuation or	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*InterestReserves*)		those funds remaining from the original construction commitment to be used to pay interest during the construction and lease-up phases. If a participation, prorate based on your share of the credit. If interest reserves are not applicable, populate'0' (zero).	dollar signs. Guidelines for populating: • '0' (zero) is to be used for facilities where an interest reserve is not part of the transaction (e.g. non-construction loans) or where the interest reserve is not funded. • Numeric values are to be used for facilities where the interest reserve is applicable and available.	
34	Origination Amount (*OriginationAmount*)	K468	Report the bank's total commitment as of the origination date given in Field 10. The total commitment is the dollar amount the obligor is legally allowed to borrow according to the credit agreement as of the origination date. This includes both drawn and undrawn amounts. For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment.	Round to the whole dollar. Do not include punctuation or dollar sign.	Mandatory
35	Original/Previous Loan Number (*OrigLoanNumber*)	G064	Report the bank's original unique identifier or previously reported identifier for this loan record in the event the loan was converted to a new system through migration or acquisition. If the loan number has not changed from the prior quarter, use the current loan number (Field 1 above).	Must be unique within a submission.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
36	Acquired Loan (*AcqLoan*)	K469	Indicate if the loan was acquired via a bank, portfolio or individual loan purchase (i.e. loan commitment that was acquired outside of the original underwriting syndication. This includes loans acquired in the secondary market via an individual loan purchase, loans acquired as part of the acquisition of an entire bank, or loans acquired as part of the acquisition of a portfolio of loans). Loans originated and underwritten by the reporting bank are reported as "2" (No). Once a loan has been renewed or modified, it should no longer be reported as an acquired loan. For purposes of this Field, a renewal or modification occurs when the acquiring bank has underwritten the loan (according to the credit policy of the bank).	1. Yes 2. No	Mandatory
37	# Days Principal or Interest Past Due (*PastDue*)	G077	Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. If payments are not past due 30 days or more, enter '0' (zero).	Numbers only. For fully undrawn commitments, enter '0' (zero).	Mandatory
38	Non-Accrual Date (*NonAccrualDate*)	G078	Report the date the credit facility was placed on non- accrual, if applicable. If there is no non-accrual date, enter 9999-12-31. For fully undrawn commitments, enter 9999-12-31.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
39	Property Size	K471	Report the current property size for the Property Type entered in Field 9 as follows:	Values must be consistent with the property type definitions in Field	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*PropertySize*)		Retail: Square Feet Industrial/Warehouse: Square Feet Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet Mixed: Square Feet or 'NA' (Not Applicable) Land and Lot Development: Acreage Other: Square Feet or 'NA' (Not Applicable) *Mixed is a category that has been defined in the Property Type description (Field 9) as the value to use if the CRE loan is secured by multiple property types and no single one predominates. To determine whether a predominant property exists, assess the collateral values of the properties as of the last valuation date (Field 43). If the mixed property consists primarily of office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the predominant measure, then populate the field with 'NA'. *Other is a category that has been defined in the Property Type description (Field 9) as the value to use if the CRE loan is secured by a property type which is not included in the list. If that property is primarily office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the appropriate value, then the field should be populated with 'NA '.	9. Whole number (no commas or decimals).	
40	Net Operating Income (NOI) Current	K472	Report the most recent annualized NOI (as defined in Field 12) as of the report date that serves as the primary source of repayment.	Refer to Field 12 for allowable values.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*CurrentNetOperatingInc*)				
41	Last NOI Date (*LastNOIDate*)	K473	Report the date for the value provided in CurrentNetOperatingInc (Field 40).	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the report date. This date may be Null (i.e. blank) if the Net Operating Income (NOI) Current (Field 40) is 'NA'.	Mandatory
42	Current Value (*CurrentValue*)	M209	Report the value of the subject property which may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property values as adjusted for prorated participations.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	Mandatory
43	Last Valuation Date (*LastValuation Date*)	K475	Report the date of the most recent valuation provided in Current Value (Field 42).	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the report date.	Mandatory
44	Cross Collateralized Loan Numbers	M290	Report the LoanNumbers (Field 1) for all the loans which are cross- collateralized with loans reported in Field 1. This includes loans that have a	Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*CrossCollaterlizedLoans*)		committed balance less than $1 million. One loan secured by multiple properties is not considered cross-collateralized for the purpose of this field. In this field, only report loans that share properties in the collateral pool. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized loans that are not CRE Loans should be excluded.	cross- collateralized then enter 123, XYZ. Leave blank if loan is not cross collateralized.	
45	Additional Collateral (*AdditionalCollateral*)	M291	Report the value of any cash and marketable securities that are pledged as collateral and where the bank has a first perfected security interest.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	Optional
46	ASC 310-10 (*ASC31010*)	M292	Report the reserve applied to the loan per ASC 310-10 (formerly FAS 114, Accounting by Creditors for impairment of a loan). ASC 310-10 addresses specific reserves for impaired loans.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals. Should be 0 if there is no ASC 310-10 Reserve for the loan. For fully undrawn commitments, enter 0.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
47	ASC 310-30 (*ASC31030*)	M293	Report the adjustment per ASC 310-30 (formerly Statement of Position (SOP) 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer). ASC 310-30 addresses reserves taken when the loan was acquired based on a discounted purchase price. Provide if available at a credit facility level, otherwise a pro-rated allocation from the portfolio level to the loan level may be reported. A loan could have both an ASC 310-10 reserve and an ASC 310-30 reserve if the ASC 310-30 reserve is deemed insufficient and the consolidated holding company decides to establish an additional reserve for a specifically impaired loan through ASC 310-10.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals. Should be 0 if there is no ASC 310-30 Reserve for the loan. For fully undrawn commitments, enter 0.	Mandatory
48	Fair Value Adjustment (*FairValueAdjustment*)	M294	For held for sale loans and loans accounted for under a fair value option, report the dollar amount adjustment (positive or negative) from the par balance. Exclude FAS 141 and FAS 91 FVA for premiums or discounts.	Rounded whole dollar amount with no cents, e.g.: 20000000. Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals. For negative values use a negative sign “-“, not parentheses. Should be ‘0’ (zero) for loans valued at par. Should be ‘NA’ for loans not held for sale or accounted for under the fair value option.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
49	Troubled Debt Restructuring (*TroubledDebt Restructuring*)		Indicate whether the loan has been restructured in a troubled debt restructuring as defined in the FR Y-9C Glossary entry for "troubled debt restructuring."	1.No 2. Yes	Mandatory

Schedule I –MSR Valuation Schedule

General Instructions:

Report all dollar items in thousands ($‘000s)
Report all information for First Lien Residential MSRs Only
The fields that pertain to Average, Min, Max, etc will be completed by the Federal Reserve System; do not enter any numbers in these fields.

Section 1: General Information
Do not report MSR asset values net of hedges.
Report the book value of the MSR asset as of the most recent quarter end.
Report the market value of the MSR asset as of the most recent quarter end.
Report the aggregate dollar volume of mortgage loans serviced
Report the total number of mortgage loans serviced.

Section 2: Current Capitalization Rate Information
Report the capitalization rate (multiple) and base mortgage rate on FNMA/FHLMC, Jumbo and GNMA30 year products sold during the quarter into a current coupon secondary market MBS. Assume that the remittance cycle is Scheduled/Scheduled, taxes and insurance are escrowed, with industry standard credit scores of 700, and LTV of 80%.

Use the value at the time of capitalization for those transactions that are closest to the end of the quarter.

For the current coupon second market MBS, please use the TBA that is trading closest to par.

Section 3: Valuation Information
Report the following:
Valuation Methodology: Static or OAS

For static reporters, the yield curve prepayments based upon: Current, Forward, Other
For mixed or hybrid methods, report as OAS

Prepayment Model Used: Proprietary or Vendor
If Vendor Model Used, Note Vendor Name

Default Model Used: Proprietary or Vendor
If Vendor Model Used, Note Vendor Name

FHLMC/FNMA normal, delinquency, and default/foreclosure servicing cost per loan ($)
FHA normal, delinquency, and default/foreclosure servicing cost per loan ($)
VA normal, delinquency, and default/foreclosure servicing cost per loan ($)
Non-agency normal, delinquency, and default/foreclosure servicing cost per loan ($)
Judicial jurisdiction foreclosure time frame (mos)
Non-judicial jurisdiction foreclosure time frame (mos)
Servicing costs (performing and non performing) must be presented as annual costs per loan.

Section 4: MSR Valuation Sensitivity Metrics
Report the following valuation sensitivity metrics for 1) the total MSR portfolio; 2) fixed rate products including 30 year FHLMC/FNMA, 15 year FHLMC/FNMA, FHA, and VA; 3) ARMs including FHLMC/FNMA, FHA,VA, and Non-Agency; and 4) ALT-A/Option ARM, and Subprime loans under Memo. For downward rate shocks, use a risk-free rate floor of 25 basis points.

Mortgage products that do not have a 15 or 30 year term should be excluded from the sensitivity analysis section of the template.

- +100 basis point parallel move in yield curve
- +50 basis point parallel move in yield curve
- +25 basis point parallel move in yield curve
- -25 basis point parallel move in yield curve
- -50 basis point parallel move in yield curve
- -100 basis point parallel move in yield curve
- +10% parallel change in - Implied Swaption Volatility Surface
- -10% parallel change in - Implied Swaption Volatility Surface
- +100 basis point move in OAS/discount rate (option adjusted spread)
- -100 basis point move in OAS/discount rate
- +100 basis point change in CDR (conditional default rate). Do not shock other factors or vectors.
- +500 basis point change in CDR
- +1000 basis point change in CDR
- +100 basis point change in CPR. Do not shock other factors or vectors.
- +500 basis point change in CPR
- +1000 basis point change in CPR
- 3 month increase in foreclosure time frame
- $1 per loan increase in normal servicing cost; exclude late fee and modification revenue.
- $1 per loan increase in delinquency servicing cost
- $1 per loan increase in default/foreclosure servicing cost
- $1 per loan decline in ancillary income; include late fee and modification revenue.

The Federal Reserve recognizes there is a divergence in industry practice regarding treatment of "default/foreclosure" loans in MSR valuation models. The firm should include all costs included in its MSR valuation model for default/foreclosure loans.

For the following sensitivity stresses, shock related vectors in prepayment and default models

- +100 basis point change in national unemployment rate
- +500 basis point change in national unemployment rate
- -500 basis point change in HPI (National Core Logic Index)
- -1000 basis point change in HPI (National Core Logic Index)
- -2000 basis point change in HPI (National Core Logic Index)

The HPI and unemployment sensitivities in the MSR schedule are intended to be immediate, one-time, shocks to HPI and unemployment that are sustained for the life of the MSR asset.

In the context of HPI, the firm should immediately increase/decrease the national HPI core logic index level by the stated amount and hold the resultant index level constant at the shocked level for the life of the asset when determining the MSR's valuation sensitivity to this input.

In the context of unemployment, the firm should immediately increase/decrease the national unemployment rate by the stated amount and hold the resultant national unemployment rate constant at the shocked level for the life of the asset when determining the MSR's valuation sensitivity to this input.

Section 5: Detailed Valuation Information
Report the following data for each indicated loan type by coupon strata:

- Fair Value (FV) Multiple
- Voluntary Prepayment Speed (CPR)
- Involuntary Prepay Speed (Default Rate) (CDR)
- Discount Rate (in %)
- Option Adjusted Spread (OAS) (in basis points)
- Weighted Average Coupon (WAC) (in %)
- Weighted Average Maturity (WAM) (in months)
- Weighted Average Servicing Fee (WASF) (in %)
- Weighted Average Remaining Term (WART) (in months)
- Weighted Average Life (WAL) (in months)
- Average. Loan Size ($)
- Cost to Service per Loan ($)
- Ancillary Income per Loan ($)
- Unpaid Principal Balance ($)

Schedule J – Retail Fair Value Option/Held for Sale (FVO/HFS)

The Fair Value Option/Held for Sale (FVO/HFS) schedule collects information on retail loans and leases that are classified as either (1) Held for Sale (HFS) or (2) Held for Investment (HFI) under the Fair Value Option (FVO). The loan population is limited to retail loans and leases. For purposes of this schedule, retail loans and leases include credit card loans, first lien closed-end 1-4 family residential loans and leases, home equity loans and leases, student loans, auto loans and leases, and other consumer loans and leases (refer to the instructions for the respective FR Y-14Q/M schedules for definitions of these loan categories). Do not include commercial real estate loans (defined in the FR Y-14Q, Commercial Real Estate Schedule), corporate loans (defined in the FR Y-14Q, Corporate Loans Schedule), small business loans (defined in the FR Y-14Q US Small Business Schedule), loans secured by farmland (defined in the FR Y-9C, Schedule HC-C, item 1.b), or loans to finance agricultural production and other loans to farmers (defined in the FR Y-9C, Schedule HC-C, item 3) on this schedule. Do not include loans serviced for others (i.e. serviced loans that are not directly held in the loan portfolio).

<u>Table 1</u>

Table 1 has two columns. In column A report the unpaid principal balance of loans and leases as of the report date in millions. In column B report the Carrying Value of loans and leases as of the report date in millions. For purposes of this Schedule, "Carrying Value" is defined as follows:

For HFS loan, the Carrying Value is the lower of cost or fair value.

For HFS loans that the holding company has elected to report at fair value under the fair value option, the Carrying Value is fair value.

For HFI loans that the holding company has elected to report at fair value under the fair value option, the Carrying Value is fair value.

Item Instructions

For each column in Table 1: (i) the sum of items 1 through 3 must equal item 4; (ii) the sum of items 5 through 9 must equal item 10; and (iii) the sum of items 4, 10, and 11 must equal item 12.

Line item 1 Residential Loans with Forward Contracts to Federal Agencies
Report in the appropriate column the unpaid principal balance and the Carrying Value of all residential retail loans and leases with forward contracts to Federal Agencies.

For purposes of this schedule, residential retail loans include all loans meeting the definition of FR Y-9C, Schedule HC-C, items 1.c(1), 1.c(2)(a), and 1.c(2)(b). Residential retail leases include all leases reported in FR Y-9C, Schedule HC-C, item 10.b that otherwise meet the classification criteria to be considered a residential loan, except for the fact that they are a lease rather than a loan.

For purposes of this schedule, loans and leases with forward contracts to Federal Agencies are loans and leases originated for the purpose of selling to Federal Agencies (i.e. Fannie Mae, Freddie Mac, Ginnie Mae, etc.) for future securitization.

Line item 2 Residential Loans Repurchased from Agencies with FHA/VA Insurance
Report in the appropriate column the unpaid principal balance and the Carrying Value of all residential retail loans and leases repurchased from agencies such as the Federal Housing Administration (FHA) or Veterans Administration (VA) insurance.

Line item 3 All Other Residential Loans Not Included Above
Report in the appropriate column the unpaid principal balance and the Carrying Value of all other residential retail loans and leases not included in items 2 or 3 above.

Line item 4 Total Residential Loans
Item 4 includes shaded cell and is derived from the sum of items 1, 2, and 3.

Line item 5 Non-Residential Loans with Forward Contracts to Federal Agencies
Report in the appropriate column the unpaid principal balance and the Carrying Value of loans and leases that do not meet the definition of residential loans or leases, reported in in Line item 1, that were originated for the purpose of selling to Federal Agencies (i.e. Fannie Mae, Freddie Mac, Ginnie Mae, etc.) for future securitization.

Line item 6 Student Loans (Not in Forward Contracts)
Report in the appropriate column the unpaid principal balance and the Carrying Value of loans to finance educational expenses, as defined in the FR Y-9C, Schedule HC-C, item 6.d, that do not meet the definition of residential loans or leases, reported in in Line item 1, that were not originated for the purpose of selling to Federal Agencies (i.e. Fannie Mae, Freddie Mac, Ginnie Mae, etc.) for future securitization.

Line item 7 Credit Card Loans (Not in Forward Contracts)
Report in the appropriate column the unpaid principal balance and the Carrying Value of all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, as defined in the FR Y-9C, Schedule HC-C, item 6.a, that do not meet the definition of residential loans, reported in in Line item 1, that were not originated for the purpose of selling to Federal Agencies (i.e. Fannie Mae, Freddie Mac, Ginnie Mae, etc.) for future securitization.

Line item 8 Auto Loans (Not in Forward Contracts)
Report in the appropriate column the unpaid principal balance and the Carrying Value of all consumer loans and lease agreements extended for the purpose of purchasing new and used passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, as defined in the FR Y-9C, Schedule HC-C, item 6.c, that do not meet the definition of residential loans or leases, reported in in Line item 1, that were not originated for the purpose of selling to Federal Agencies (i.e. Fannie Mae, Freddie Mac, Ginnie Mae, etc.) for future securitization. Include all relevant leases reported in FR Y-9C, Schedule HC-C, item 10.a that otherwise meet the classification criteria to be considered an auto loan, except for the fact that they are a lease rather than a loan.

Line item 9 All Other Non-Residential Loans Not Included Above
Report in the appropriate column the unpaid principal balance and the Carrying Value of all non-residential loans and lease agreements and extensions of credit to individuals for household, family, and other personal expenditures as defined in the FR Y-9C, Schedule HC-C, items 6(b) & 6(d), that are not reported in Items 1 through 8 above. Include all relevant leases reported in in FR Y-9C, Schedule HC-C, item 10 that otherwise meet the classification criteria to be considered other non-residential loans, except for the fact that they are a lease rather than a loan.

Line item 10 Total Non-Residential Loans
Item 10 includes shaded cells and is derived from the sum of items 5 through 9.

Line item 11 Other Retail Loans with Zero Principal or Interest Recourse to the Bank
Report in the appropriate column the unpaid principal balance and the Carrying Value of any retail loans and leases that present no recourse liability to the bank.

Line item 12 Total Retail FVO/HFS Loans
Item 12 includes shaded cells and is derived from the sum of items 4, 10 and 11.

<u>Table 2</u>

Table 2 has nine columns (A-I). The definitions of the loan categories in Columns A through H are defined in Table 1 above. Column I contains shaded cells, and items are derived from the sum or Columns A through H. Below is a list of Columns included on Table 2:

Column A Residential Loans in Forward Contract

Column B Residential Loans (Repurchased with FHA/VA Insurance)

Column C All Other Residential Loans Not Included in Columns A or B

Column D Non-Residential Loans with Forward Contracts to Federal Agencies

Column E Student Loans (Not in Forward Contract)

Column F Credit Card Loans (Not in Forward Contract)

Column G Auto Loans (Not in Forward Contract)

Column H All Other Non-Residential Loans Not Included in Columns D, E, F or G

Column I Total
Items in Column I are shaded cells and are derived from the sum or Columns A through H.

Item Instructions

The rows in this table refer to the vintage of the loan or lease. The vintage of the loan is the calendar year that the loan or lease was originated. The vintages range from Pre 2006 to the current calendar year.

Categorize loans and leases by vintage and report the entire Carrying Value of the loan or lease in the row corresponding with the calendar year that the loan or lease was originated. Additionally, categorize loans and leases by the loan classifications provided in columns A through H. Report the total Carrying Value of loans and leases as of the report date in millions in the appropriate column and row according to loan classification (column) and vintage (row).

The Total row contains shaded cells, and items are derived from the sum of the vintage years.

The amount reported in Table 2, Column I, Row 8 should equal the sum of in Table 1, Column B, Row 4 and Table 1, Column B, Row 10.

Schedule K - Supplemental

The Supplemental Schedule is intended to capture gaps in the data collected between the FR Y-14 and the FR Y-9. Not all BHCs will need to complete all cells in the schedule. Refer to the instructions below to determine which part of the schedule you must complete. See the definitions of the loans in each row of the schedule in Reference Table K.1 of these instructions.

Refer to the FR Y-14Q/M General Instructions for information on the as-of and filing dates for this schedule and the other FR Y-14Q and FR Y-14M schedules.

For the purposes of reporting this schedule, the carrying value of an asset is defined as the original cost of the asset less any write-downs associated with depreciation, amortization or impairment costs.

Technical instructions on how to submit the data for this schedule will be provided separately.

Provide all dollar unit data in millions of dollars ($ Millions).

Column A: Immaterial Portfolios

Report the carrying value of loans in immaterial or excluded portfolios that were not reported in the FR Y-14Q or FR Y-14M schedules because they were immaterial based on the FR Y-14 materiality thresholds. If the loans in a given row were reported in the FR Y-14Q or FR Y-14M, leave the row blank.

Column B: Cumulative Gross Charge-offs

Only report categories of loans for which you reported FR Y-14Q or FR Y-14M Schedule A - Retail Worksheets. For each row in column C, report the cumulative lifetime gross charge-offs on loans reported in the FR Y-14Q or FR Y-14M schedules.

Column C: Purchase Impairments and Fair Value Adjustments

Only report categories of loans for which you reported FR Y-14Q or FR Y-14M Schedule A - Retail Worksheets. For each row in column D, report the cumulative lifetime purchase impairments and fair value adjustments on loans reported in the FR Y-14Q or FR Y-14M schedules.

Column D: Outstanding Balance of Commercial Real Estate (CRE) and Corporate loans under $1M in committed balance

Report the outstanding balance of CRE and corporate loans with under $1M in committed balance for each of the categories which were excluded from the FR Y-14Q, Schedule H – Wholesale Risk, Worksheet 2, CRE and Worksheet 1, Corporate Loan based solely on commitment size (i.e. report the outstanding balance for loans which otherwise would meet the definition of the loan population in those schedules). For CRE related rows, do not report loans less than $1 million which are reported on the FR Y-14Q, Schedule H – Wholesale Risk, Worksheet 2, CRE schedule due to cross collateralization.

Column E: Unplanned Overdrafts

Report any unplanned overdrafts included in the Other Loans line item.

Column F: Auto leases

Report the carrying value of auto leases as reported in the FR Y-14Q, Schedule A – Retail, Worksheet 2 -US Auto Loan and Schedule A – Retail, Worksheet 1 - International Auto Loan.

Column G: Non-Auto leases
Report the carrying value of non-auto leases reported in the FR Y-14Q, Schedule A – Retail, Worksheet 7 - US Other Consumer and Schedule A – Retail, Worksheet 6 - International Other Consumer.

Column H: Non-purpose securities based loans
Report the carrying value of non-purpose securities based loans not reported in the FR Y-14Q, Schedule A – Retail, Worksheet 7 - US Other Consumer and Schedule A – Retail, Worksheet 6 - International Other Consumer.

Column I to Column N: SME and Corporate Card loan
Report the carrying value of any SME and corporate card loans reported in the respective FR Y-9C line items. SME and corporate card loans are defined in the FR Y-14M, Domestic Credit Card Data Collection Data Dictionary.

For the purpose of this schedule, report any SME and corporate card loans for which there is any individual liability associated with the sub-lines of the loan such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

Do not report loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred.

Column O to Q: Scored loans
Report the carrying value of any scored loans reported in the respective FR Y-9C line items.

For the purposes of this report, a loan is reported as a scored/delinquency managed loan if the primary focus of the underwriting decision is an individual. A loan is reported as a graded loan if the focus of the underwriting decision is the cash flows of the organization.

Column R: Outstanding balance of loans in sub-portfolios
For Column R, report the amount of loans as defined in the FR Y-9C, Schedule HC, item 4, Loans and lease financing receivables. The loan categories should be reported as defined in the FR Y-14A, Summary Schedule. For example, in line item 9a, Column R, Graded Commercial and Industrial loans, report loans "graded" or "rated" using the reporting entity's commercial credit rating system, as defined in the normal course of business, reported in the FR Y-9C, line items 4a and 4b. Include all loans held for sale and held for investment, including loans that the holding company has elected to report at fair value under the fair value option. Exclude all loans held for trading.

Reference Table K.1

Category	Definition
1. Student Loans	Student loans in line 6.d of schedule HC-C of the FR Y-9C
2. Other Consumer	
2a. Domestic	Domestic other consumer loans reported on lines 6.b and 6.d of schedule HC-C of the FR Y-9C
2b. International	International other consumer loans reported on lines 6.b and 6.d of schedule HC-C of the FR Y-9C
3. First Lien	
3a. Domestic	Domestic first lien loans reported on line 1.c.(2).a of schedule HC-C of the FR Y-9C
3b. International	International first lien loans with an analogous definition to the the definition of loans on line 1.c.(2).a of schedule HC-C of the FR Y-9C
4. Junior Lien	
4a. Domestic	Domestic junior lien loans reported on line 1.c.(2).b or 1.c.(1) of schedule HC-C of the FR Y-9C
4b. International	International junior lien loans with an analogous definition to the the definition of loans on reported on line 1.c.(2).b or 1.c.(1) of schedule HC-C of the FR Y-9C
5. Bank and Charge Cards	
5a. Domestic	Domestic bank and charge cards reported on line 6.a of schedule HC-C of the FR Y-9C
5b. International	International bank and charge cards reported on line 6.a of schedule HC-C of the FR Y-9C
6. Auto	
6a. Domestic	Domestic auto loans on line 6.c of schedule HC-C of the FR Y-9C
6b. International	International auto loans on line 6.c of schedule HC-C of the FR Y-9C
7. Commercial Real Estate	
7a. Construction	
7a.(1) Domestic	Domestic C&D loans on lines 1.a.(1) or 1.a.(2) of schedule HC-C of the FR Y-9C
7a.(2) International	International C&D loans with an analogous definition to the the definition of loans on lines 1.a.(1) or 1.a.(2) of schedule HC-C of the FR Y-9C
7b. Multifamily	
7b.(1) Domestic	Domestic Multifamily loans on line 1.d of schedule HC-C of the FR Y-9C
7b.(2) International	International Multifamily loans with an analogous definition to the the definition of loans on line 1.d of schedule
7c. NFNR - Non-owner occupied	
7c.(1) Domestic	Domestic NFNR loans on line 1.e.(2) of schedule HC-C of the FR Y-9C
7c.(2) International	International NFNR loans with an analogous definition to the the definition of loans on line 1.e.(2) of schedule HC-
7d. NFNR - Owner occupied	
7d.(1) Domestic	Domestic NFNR loans on line 1.e.(1) of schedule HC-C of the FR Y-9C
7d.(2) International	International NFNR loans with an analogous definition to the the definition of loans on line 1.e.(1) of schedule HC-
8. Loans Secured by Farmland	
8a. Domestic	Domestic farmland loans on line 1.b of schedule HC-C of the FR Y-9C
8b. International	International farmland loans with an analogous definition to the the definition of loans on line 1.b of schedule
9. Commercial and Industrial	
9a. Graded	Graded loans on line 4.a or 4.b of schedule HC-C of the FR Y-9C
9b. Small Business	
9b.(1) Domestic	US small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported on lines 2.a, 2.b, 3, 4.a, 7, 9.a, 9.b.(1), 9.b.(2), 10.b of schedule HC-C of the FR Y-9C excluding corporate and SME credit card loans included on line 4.a of schedule HC-C of the FR Y-9C.
9c.(2) International	International small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported on lines 2.a, 2.b, 3, 4.b, 7, 9.a, 9.b.(1), 9.b.(2), 10.b of schedule HC-C of the FR Y-9C excluding corporate and SME credit card loans included on line 4.a of schedule HC-C of the FR Y-9C.
10. Graded Other Loans	
10a. Graded Loans to Foreign Governments	Graded loans on line 7 of schedule HC-C of the FR Y-9C
10b. Graded Agricultural Loans	Graded loans on line 3 of schedule HC-C of the FR Y-9C
10c. Graded Loans to Depositories and Other Financial	Graded loans on lines 2.a., 2.b., and 9.a of schedule HC-C of the FR Y-9C
10d. Other Graded Commercial Leases	Graded leases on line 10.b of schedule HC-C of the FR Y-9C
10e. All Other Graded Loans	Graded loans on line 9.b.(2) of schedule HC-C of the FR Y-9C
Not loan category specific	Loans reported in the respective FR Y-9C line items

Appendix A: FR Y-14Q Supporting Documentation

<u>Supporting Documentation for Schedule C – Regulatory Capital Instruments</u>

Additional Information Required for capital instrument issued (Tied to C. 3: Regulatory Capital Instruments Issuances During Quarter)

For all capital instruments except for common stock that were issued during the quarter, include as a separate attachment to the schedule submission the prospectus supplement, certificate of designation, or the indenture for the instrument.

<u>Supporting Documentation for Schedule D – Regulatory Capital Transitions</u>

Additional Information Required for Each Planned Action (Tied to D.6)

In addition to the information provided within the Planned Action worksheet, BHCs are also required to submit additional information related to the actual progress made on its planned actions through the report date.

At a minimum, the document should address the following:

- The status of the action during the reporting quarter, and how it compares to the BHC's projection for the planned action to date. This should state whether the BHC is on-track in terms of meeting its planned action strategy relative to the impact it projected for the corresponding action in its most recent FR Y-14A Regulatory Capital Transitions schedule submission, and/or how it has deviated from the strategy and the rationale behind the changes.
- The supplemental document should also describe in detail any new actions the BHC has taken, which was not part of its proposed planned actions as submitted per the FR Y-14A Regulatory Capital Transitions schedule.

This quarterly information related to each planned action must be provided in a separate attachment and should be titled: BHCRSSD_BHCMNEMONIC_ REGCAPTRANS_QTRLYUPDATE_ACTION#_YYMMDD.
Note that the "#" in this file name must correspond with the appropriate "Action #" in column A of the Planned Actions Worksheet of the most recent FR Y-14A submission.