

## FR Y-14 Basel III and Dodd-Frank Schedule Instructions

### General Guidance

The Basel III and Dodd-Frank FR Y-14Q quarterly and FR Y-14A annual schedules collect historical and projection data, respectively. All projections in the FR Y-14A Basel III and Dodd-Frank schedule should be based on both BHC and Supervisory Baseline scenarios through the end of 2017. For years beyond 2015, BHCs should adopt assumptions necessary to make reasonable projections of capital ratios, including forecasts of macroeconomic factors and potential earnings through 2017. All forecasts must be well-developed and well-documented, consistent with the relevant baseline scenario, and internally consistent with the BHC's planned capital actions. BHCs are required to provide an additional schedule for the baseline scenario only using capital assumptions that are required under any final stress testing rules that the Federal Reserve may issue.

BHCs should provide projections of capital composition, exceptions bucket calculation, risk-weighted assets, and leverage exposures through 2017 even if the BHC anticipates complying with the proposed fully phased-in 7% Common Equity Tier 1, 8.5% Tier 1 capital, 4% Tier 1 leverage, and 3% supplementary leverage target ratios (inclusive the capital conservation buffer, where applicable) plus any applicable surcharge for systemically important financial institutions (SIFI surcharge) by an earlier date.

In November 2011, the Basel Committee on Banking Supervision (BCBS) published its methodology for assessing an additional loss absorbency requirement for global systemically important banks (SIFI surcharge) that effectively serves as an extension of the capital conservation buffer. **Each BHC should include within its CCAR Capital Plan management's best estimate of the likely SIFI surcharge that would be assessed under this methodology, along with an explanation for the determination of the estimate.** In the process of assessing a BHC's transition path toward Basel III compliance, supervisors will evaluate the methodology and assumptions used by BHCs in determining the SIFI surcharge, and may adjust such estimates as necessary when evaluating the transition path. Any BHC not currently designated as a global systemically important financial institution (G-SIFI) should include a SIFI surcharge assessment as part of its capital plan if management expects changes to its business model that would potentially lead to the BHC's designation as a G-SIFI. BHCs that need assistance on how to estimate the SIFI surcharge can send questions to the following secure mailbox: [info@ccar.frb.org](mailto:info@ccar.frb.org).

In June 2012, the U.S. banking agencies finalized the market risk capital rule and released the three notices of proposed rulemaking (NPRs) to propose revisions to risk-based and leverage capital requirements consistent with agreements reached by the BCBS. For purposes of completing the Basel III and Dodd-Frank schedule, BHCs are required to complete the schedule based on the methodologies outlined in the Basel III NPR, Advanced Approaches NPR, and final market risk capital rule. However, for exposures to central counterparties, BHCs should complete the Basel III and Dodd-Frank schedule based on the methodologies outlined in the document "Capitalization of bank exposures to central counterparties" that was released by BCBS in July 2012. BHCs should reflect the Basel III framework on a fully phased-in basis (e.g., BHCs should apply 100% of all capital deductions, not assuming the transitional arrangements for implementation of changes to the capital composition as proposed in the Basel III NPR).

Advanced approaches BHCs, including the BHCs that are considered mandatory Basel II institutions or that have opted-in voluntarily as a Basel II 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. For the purpose of completing the "RWA\_General" worksheet, BHCs are required to report credit risk-weighted assets using the methodologies in the current general risk-based capital rules (Basel I). For CCAR 2013, BHCs are not required to complete "RWA\_General" worksheet using the methodologies in the proposed Standardized Approach NPR.

## Relevant Reference

For purposes of completing the Basel III and Dodd-Frank schedules, BHCs should consult the relevant NPRs (Basel III NPR and Advanced Approaches NPR) and the final market risk capital rule released by the U.S. banking agencies, as well as relevant guidance by BCBS for areas where the U.S. banking agencies have not yet released proposals:

- **Basel global systemically important banks: assessment methodology and the additional loss absorbency requirement (November 2011):** <http://www.bis.org/publ/bcbs207.pdf>
- **Capitalization of bank exposures to central counterparties (July 2012):** <http://www.bis.org/publ/bcbs227.pdf>
- **Basel III NPR:** <https://www.federalregister.gov/articles/2012/08/30/2012-16757/regulatory-capital-rules-regulatory-capital-implementation-of-basel-iii-minimum-regulatory-capital>
- **Advanced Approaches Risk-Based Capital Rule; Market Risk Capital Rule:** <https://www.federalregister.gov/articles/2012/08/30/2012-16761/regulatory-capital-rules-advanced-approaches-risk-based-capital-rule-market-risk-capital-rule>
- **Final Market Risk Rule:** <https://www.federalregister.gov/articles/2012/08/30/2012-16759/risk-based-capital-guidelines-market-risk>

## 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. Where appropriate, BHCs should also document differences in reporting from the FR Y-14A Summary Schedule under the Explanations Memorandum Boxes at the bottom of the Capital Composition worksheet.

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.

## Capital Composition Worksheet Instructions

The "Capital Composition" worksheet and the "Exceptions Bucket Calculator" worksheet collect the data necessary to calculate the composition of capital under the guidelines set forth by the recently released Basel III NPR. Please provide all data on a fully phased-in basis (i.e., not assuming any transitional or phase-out arrangements included in the Basel III NPR).

With regard to regulatory adjustments, please note that line 20, "Excess Expected Credit Loss (ECL)," applies to advanced approaches BHCs only.

Line	Heading	Description
<b>Basel III Common Equity Tier 1</b>		
1	Common Stock and Related Surplus (Net of Treasury Stock)	Common shares and the related surplus issued by BHCs that meet the criteria of the Basel III NPR. 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.
2	Retained Earnings	Retained earnings reported by BHCs. This should reflect the impact of dividend pay-outs projected in the CCAR forecast horizon.
3-11	Accumulated Other Comprehensive Income	Accumulated other comprehensive income reported by BHCs. In the non-shaded cells, please fill out the amount of unrealized gains and losses on a fully phased-in basis (i.e., without the transitional arrangements included in the Basel III NPR). If gain, please report as positive, and if loss, please report as negative.
12	Other Equity Capital Components (Including Unearned Employee Stock Ownership Program Shares)	All other equity capital components which fall under the definition of Common Equity Tier 1.
13	Total Common Equity Tier 1 Attributable to Parent Company Common Shareholders	Formula embedded in the schedule; no input required.
14	Minority Interest Included in Common Equity Tier 1	Total minority interest given recognition in Common Equity Tier 1 per the Basel III NPR. Includes common shares issued by subsidiaries (which includes all consolidated subsidiaries of the group, regardless of whether they are fully owned or partially owned) of the consolidated group that are held by third parties.
15	Total Group Common Equity Tier 1 Prior to Regulatory Adjustments	Formula embedded in the schedule; no input required.
16	Deductions	Formula embedded in the schedule; no input required. Guidelines for regulatory deductions from Common Equity Tier 1 can be found in the Basel III NPR. For each subcomponent, reflect the full amount without the transitional arrangements included in the Basel III NPR.
17	Goodwill, Net of Related Deferred Tax Liability	Goodwill (including goodwill used in the valuation of significant investments in the capital of banking) to be deducted from Common Equity Tier 1.

Line	Heading	Description
18	Intangibles Other than Mortgage Servicing Assets, Net of Related Deferred Tax Liabilities	All other intangibles (with the exception of mortgage servicing assets) to be deducted from the calculation of Common Equity Tier 1. The full amount is to be deducted net of any associated deferred tax liabilities which would be extinguished if the intangible assets become impaired and/or no longer recognized under the applicable accounting rules. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
19	Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities	Deferred Tax Assets (DTA) that rely on future profitability of the bank to be realized to be deducted from Common Equity Tier 1. Where these DTAs relate to temporary differences, the amount to be deducted is set out in the Exception Bucket Calculator schedule. DTAs may be netted with associated deferred tax liabilities only if offsetting is permitted by the relevant tax authority. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
20	Excess Expected Credit Loss (ECL)	The amount of expected credit loss that exceeds a BHC's eligible credit reserves. <b>This deduction applies to advanced approaches BHCs only.</b> Please reflect the full amount without the transitional arrangements.
21	Cash Flow Hedge (If Gain, Report as Positive; If Loss, Report as Negative)	The amount of the cash flow hedges that relates to the hedging of items which are not fair-valued on the balance sheet should be deducted from Common Equity Tier 1. Positive amounts should be deducted and negative amounts should be added back. Please reflect the full amount without the transitional arrangements included in the NPR.
22	Cumulative G/L Due to Changes in Own Credit Risk on Fair Valued Liabilities (If Gain, Report as Positive; If Loss, Report as Negative)	All unrealized gains and losses resulting from changes in the fair value of liabilities due to changes in the bank's own credit risk must be deducted from Common Equity Tier 1.
23	Defined Benefit Pension Fund Assets	For each defined benefit pension fund that is an asset on the balance sheet, the asset should be deducted in the calculation of Common Equity Tier 1, net of any associated deferred tax liabilities which would be extinguished if the asset should become impaired or no longer recognized under the applicable accounting standards. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
24	Securitization Gain on Sale	Any gain-on-sale associated with a securitization transaction must be deducted from Common Equity Tier 1. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.

## FR Y-14: Basel III and Dodd-Frank Schedule Instructions

<b>Line</b>	<b>Heading</b>	<b>Description</b>
25	Investments in Own Shares	BHC's investments in its own common shares (held directly or indirectly), in addition to any stock the BHC is contractually obliged to purchase in the future, to be deducted from Common Equity Tier 1. This treatment will apply irrespective of whether the exposure is held in the banking book or the trading book. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
26	Reciprocal Cross Holdings in Common Equity	Crossholdings of common stock that are part of a reciprocal cross holding arrangement of financial institutions. The Basel III NPR requires BHCs to deduct investments in the capital of other financial institutions it holds reciprocally. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
27	Regulatory Deductions Due to Insufficient Additional Tier 1	Formula embedded in the schedule; no input required.
28	Total Common Equity Tier 1 After Deductions Above	Formula embedded in the schedule; no input required.
29	Non-significant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Common Equity Tier 1	Investments in financial entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the financial entity's Common Equity Tier 1 (using Line 28 as reference).
30	Total Common Equity Tier 1 After the Regulatory Adjustments Above	Formula embedded in the schedule; no input required.
31	Significant Investments in the Common Stock of Unconsolidated Financial Entities (Amount Above 10% Threshold)	Formula embedded in the schedule; no input required.
32	Mortgage Servicing Assets (Amount Above 10% Threshold)	Formula embedded in the schedule; no input required.
33	Deferred Tax Assets Arising from Temporary Differences (Amount Above 10% Threshold)	Formula embedded in the schedule; no input required.
34	Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above	Formula embedded in the schedule; no input required.
35	Deduction of Outstanding Items Subject to 15% Threshold Due to 15% Limit	Formula embedded in the schedule; no input required.
36	Additional Mortgage Servicing Assets Deduction Due to Fair Value Limit	Formula embedded in the schedule, no input required.

Line	Heading	Description
37	Common Equity Tier 1	Formula embedded in the schedule, no input required.
<b>Basel III Tier 1 Capital</b>		
38	Non-common Equity Tier 1 Capital Instruments (Qualifying Instruments Only)	Additional Tier 1 instruments issued by parent company of group (and any related surplus) permitted per the Basel III NPR including regulatory capital instruments eligible for grandfathering treatment. <b>BHCs should report all previously issued, non-qualifying capital instruments subject to phase-out (including perpetual preferred stock and trust preferred securities) instruments in Line 54.</b>
39	Minority Interest Included in Tier 1 Capital	Instruments that meet the Additional Tier 1 criteria issued by subsidiaries to third parties that are given recognition in group Additional Tier 1 capital. <b>BHCs should report all previously issued, non-qualifying tier 1 minority interest in Line 55.</b>
40	Deduction	Formula embedded in the schedule; no input required.
41	Regulatory Adjustments to be Deducted from Additional Tier 1 Capital	Formula embedded in the schedule; no input required. This captures all other adjustments BHCs must make to additional Tier 1 capital.
42	Reciprocal Cross Holdings in the Form of Additional Tier 1 Capital	Cross holdings of Additional Tier 1 capital that are part of a reciprocal cross holding arrangement of financial institutions. The Basel III NPR requires BHCs to deduct investments in the capital of other financial institutions it holds reciprocally. Please reflect the full amount without the transitional arrangements included in the Basel III NPR.
43	Non-significant Investments in the Form of Additional Tier 1 Capital	BHCs must deduct all non-significant investments, in the form of Additional Tier 1 capital, in the capital of unconsolidated financial institutions which exceeds 10% of the BHC's Common Equity Tier 1 minus applicable deductions.
44	Investments in Own Additional Tier 1 Capital Instruments	BHC's investments in its own shares, in the form of Additional Tier 1 capital (held directly or indirectly), in addition to any stock the BHC is contractually obliged to purchase in the future, must be deducted.
45	Significant Investments in the Form of Additional Tier 1 Capital	Significant investments in the capital of an unconsolidated financial institution, in the form of Additional Tier 1 capital, must be deducted in full.
46	Regulatory Deductions Due to Insufficient Tier 2 Capital	If the total regulatory adjustments to be made to Tier 2 capital exceed the amount of Tier 2 capital available, the excess amount should be deducted from Tier 1 capital.
47	Tier 1 Capital	Formula embedded in the schedule; no input required.
<b>Periodic Changes in Common Stock</b>		
48	Common Stock and Related Surplus (Net of Treasury Stock)	Formula embedded in the schedule; no input required.

## FR Y-14: Basel III and Dodd-Frank Schedule Instructions

<b>Line</b>	<b>Heading</b>	<b>Description</b>
49	Issuance of Common Stock (Including Conversion of Common Stock)	Captures the total issuance of common stock and related surplus in the reporting period. This figure should equal the "Total issuance of common stock" reported in the FR Y-14A Summary Schedule for reporting periods through 2014.
50	Repurchases of Common Stock	Captures the total repurchases of common stock in the reporting period. This figure should equal the "Total share repurchases" outlined reported in the FR Y-14A Summary Schedule for reporting periods through 2014.
<b>Periodic Changes in Retained Earnings</b>		
51	Net Income (Loss) Attributable to Bank Holding Company	Refer to FR Y-9C instructions and FR Y-14A Summary Schedule for MDRM No. Bhct4340. Report losses as a negative value.
52	Cash Dividends Declared on Preferred Stock	Refer to FR Y-9C instructions and FR Y-14A Summary Schedule for MDRM No. Bhck4598.
53	Cash Dividends Declared on Common Stock	Refer to FR Y-9C instructions and FR Y-14A Summary Schedule for MDRM No. Bhck4460.
54	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 Basel III NPR (including perpetual preferred stock and trust preferred securities subject to phase-out arrangements). Please report balances in full, without reflecting any phase-out arrangements included in the NPR.
55	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 Basel III NPR. Please report balances in full, without reflecting any phase-out arrangements included in the NPR.
<b>Data Validation Check</b>		
56	Does Line 48, "Common Stock and Related Surplus" 2 = Line 1 for "Common Stock and Related Surplus"?	Validation check to ensure Line 48 equals the value in Line 1 within this worksheet. Formula embedded in the schedule; no input required. Please ensure that "Yes" appears across all cells.
<b>Baseline Scenario Validation Check (FR Y-14A only)</b>		

Line	Heading	Description
57	Are the sums of Line 1, "Common Stock and Related Surplus" and Line 12, "Other Equity Components" equal under both Baseline Scenarios (BHC and Supervisory)?	This validation check compares the two both baseline scenarios (BHC and Supervisory). Please make sure that the sum of Common Equity and Other Capital Components is the same under both scenarios. Input "Yes" if the values are identical. If the values differ, please provide an explanation for the difference.

**Differences in Reporting from the Y-14A Summary Schedule (FR Y-14A only)**

58	Does Line 1, "Common Stock and Related Surplus" = "Common Stock (Par Value)" (MDRM No. bhck3230) + "Surplus (Exclude All Surplus Related to Preferred Stock)" (MDRM No. bhck3240) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
59	Does Line 2, "Retained Earnings" = "Retained Earnings" (MDRM No. bhck3247) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
60	Does Line 12, "Other Equity Capital Components" = "Other Equity Capital Components" (MDRM No. bhcka130) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
61	Does Line 50, "Issuance of common stock" = "Total issuance of common stock" of Capital Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
62	Does Line 51, "Repurchases of common stock" = "Total share repurchases" of Capital Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
63	Does Line 52, "Net income (loss) attributable to bank holding company" = "Net income (loss) attributable to bank holding company" (MDRM No. bhct4340) of Capital Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.



Line	Heading	Description
64	Does Line 53, "Cash dividends declared on preferred stock" = "Cash dividends declared on preferred stock" (MDRM No. bhck4598) of Capital Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
65	Does Line 54, "Cash dividends declared on common stock" = "Cash dividends declared on common stock" (MDRM No. bhck4460) of Capital Worksheet (FR Y-14A Summary Schedule)?	Validation check to ensure that the logic applies. If the values are identical, input "Yes". If the values differ, please provide an explanation for the difference.
<b>Data Completeness Check</b>		
66	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. (Note: Data Completeness Check is on Line 57 on Basel III and Dodd-Frank FR Y-14Q)	

### **Exception Bucket Calculator Worksheet Instructions**

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 difference). 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.

Line	Heading	Description
1	Gross Holdings 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.
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.
3	Holdings of Common Stock Net of Short Positions	Formula embedded in the schedule; no input required.

<b>Line</b>	<b>Heading</b>	<b>Description</b>
4	Common Equity Tier 1 After All Regulatory Adjustments Except Significant Investments in Financial Institutions, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences	Formula embedded in the schedule; no input required.
5	Amount to be Deducted from Common Equity Tier 1 due to 10% Limit	Formula embedded in the schedule; no input required.
6	Total Mortgage Servicing Assets Classified as Intangible	Mortgage servicing assets may receive limited recognition when calculating Common Equity Tier 1, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments).
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.
8	Mortgage Servicing Assets Net of Related Tax Liabilities	Formula embedded in the schedule; no input required.
9	Common Equity Tier 1 after All Regulatory Adjustments Except Significant Investments in Financial Institutions, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences	Formula embedded in the schedule; no input required.
10	Amount to be Deducted from Common Equity Tier 1 due to 10% Limit	Formula embedded in the schedule; no input required.
11	Deferred Tax Assets Due to Temporary Differences, Net of Related Deferred Tax Liabilities	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).

## FR Y-14: Basel III and Dodd-Frank Schedule Instructions

<b>Line</b>	<b>Heading</b>	<b>Description</b>
12	Common Equity Tier 1 after All Regulatory Adjustments Except Significant Investments in Financial Institutions, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences	Formula embedded in the schedule; no input required.
13	Amount to be deducted from Common Equity Tier 1 Due to 10% Limit	Formula embedded in the schedule; no input required.
14	Outstanding Significant Investments in the Common Stock of Financial Entities Not Deducted Due to 10% Limit	Formula embedded in the schedule; no input required.
15	Outstanding Mortgage Servicing Assets Not Deducted Due to 10% Limit	Formula embedded in the schedule; no input required.
16	Outstanding Deferred Tax Assets Due to Temporary Differences Not Deducted Due to 10% Limit	Formula embedded in the schedule; no input required.
17	Sum of Outstanding Significant Investments in Financials, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences Not Deducted Due to 10% Limit	Formula embedded in the schedule; no input required.
18	15% Common Equity Tier 1 Limit (For Items Subject to 15% Threshold)	Formula embedded in the schedule; no input required.
19	Deduction of Outstanding Items Subject to 15% Threshold Due to 15% Limit	Formula embedded in the schedule; no input required.
20	Amount of 15% Limit Deduction Attributable to Mortgage Servicing Assets	Formula embedded in the schedule; no input required.
21	Estimated Fair Value of Mortgage Servicing Rights	Under section 475 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (12 U.S.C. 1828 note), the amount of readily marketable mortgage servicing assets recognized by a BHC cannot be more than 90% of their fair market value. Please include the fair market value of all mortgage servicing assets classified as intangibles.

Line	Heading	Description
22	Additional Deduction from Common Equity Tier 1 Due to Statutory 10% Fair Value Limit of Mortgage Servicing Assets	Formula embedded in the schedule; no input required.
23	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.

### **Risk-Weighted Assets – Advanced Worksheet Instructions**

**Advanced approaches BHCs, including the BHCs that are considered as mandatory Basel II institutions or that have opted-in voluntarily as a Basel II 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 released by the U.S. banking agencies (12 CFR Parts 208, 217, and 225 Regulations H, Q, and Y Subpart F – Risk-weighted Assets – Market Risk) and the Advanced Approaches NPR. However, for exposures to central counterparties, BHCs should complete the "RWA\_Advanced" worksheet based on the methodologies outlined in the document "Capitalization of bank exposures to central counterparties" that was released by BCBS in July 2012.

If a BHC's trading activity is below \$1 billion or less than 10% of its total assets at 3Q 2012, the BHC does not need to complete the market risk-weighted asset section within the Risk-Weighted Assets worksheets. However, if the BHC projects to meet the trading activity threshold during the forecast period, then the BHC should complete the market risk-weighted asset section within the schedule, based on the final market risk capital rule released by the U.S. banking agencies (12 CFR Parts 208, 217, and 225 Regulations H, Q, and Y Subpart F – Risk-weighted Assets – Market Risk).

Advanced approaches BHC unable to provide advanced approaches risk weighted asset estimates should send a 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](mailto:info@CCAR.frb.org).

Line	Heading	Description
<b>Credit Risk (including Counterparty Credit Risk (CCR) and non-trading credit risk) – Applicable to Advanced Approaches Banking Organizations</b>		
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.		
1	Corporate	Formula embedded in the schedule; no input required.

## FR Y-14: Basel III and Dodd-Frank Schedule Instructions

<b>Line</b>	<b>Heading</b>	<b>Description</b>
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.
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.
4	Sovereign	Formula embedded in the schedule; no input required.
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.
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.
7	Bank	Formula embedded in the schedule; no input required.
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.
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.
10	Retail	Formula embedded in the schedule; no input required.
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.
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	Heading	Description
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.
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.
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.
16	Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)	Formula embedded in the schedule; no input required.
17	Advanced Credit Valuation Adjustment (CVA) Approach	Formula embedded in the schedule; no input required.
18	Credit Valuation Adjustment (CVA) capital charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach; Unstressed Value at Risk (VaR) with Multipliers	Standalone 10-day value-at-risk 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.
19	Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach; Stressed Value at Risk (VaR) with multipliers	Standalone 10-day <b>stressed</b> 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	Heading	Description
20	Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent); Simple CVA Approach	Risk-weighted asset (RWA) equivalent using the simple credit valuation adjustment (CVA) approach.
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.
22	Total Credit Risk-Weighted Assets (RWA)	Formula embedded 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.

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.
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.
25	Stressed Value-at-Risk (VaR) with Multipliers (general and specific risk)	BHC-wide 10-day stressed value-at-risk 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.
26	Incremental Risk Capital Charge (IRC)	Risk-weighted asset (RWA) equivalent for incremental risk in the trading book.
27	Correlation Trading	Formula embedded in the schedule; no input required.
28	Correlation Trading; Comprehensive Risk Measurement, Before Application of the 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.
29	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM)	Formula embedded in the schedule; no input required.

Line	Heading	Description
30	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to the 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.
31	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to the 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.
32	Correlation Trading; Standardized Measurement Method for Exposures Not Subject to Comprehensive Risk Measurement (CRM)	Formula embedded in the schedule; no input required.
33	Correlation Trading; Standardized Measurement Method (100%) for Exposures Not Subject to the Comprehensive Risk Measurement (CRM); Net Long	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio not subject to the comprehensive risk measurement.
34	Correlation Trading; Standardized Measurement Method (100%) for Exposures Not Subject to the Comprehensive Risk Measurement (CRM); Net Short	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio not subject to the comprehensive risk measurement.
35	Securitization Non-Correlation	Formula embedded in the schedule; no input required. The capital charge (or risk-weighted asset equivalent) for non-correlation related traded securitization is the larger of the long and net short positions.  For purposes of CCAR 2013 submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including values in lines 36 and 37.



<b>Line</b>	<b>Heading</b>	<b>Description</b>
36	Securitization Non-Correlation; Net Long	Risk-weighted asset equivalent according to the standardized measurement method for net long other non-correlation related securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.
37	Securitization Non-Correlation; Net Short	Risk-weighted asset equivalent according to the standardized measurement method for net short other non-correlation related securitization exposures including nth-to-default credit derivatives. For purposes of CCAR submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.
38	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.
39	Total Market Risk-Weighted Assets (RWA)	Formula embedded in the schedule; no input required.
<b>Other</b>		
40	Other Capital Requirements	Risk-weighted assets (RWA) for settlement risk and other capital requirements. If no such requirements exist, 0 should be entered.
41	Operational Risk	Risk-weighted assets (RWA) for operational risk.
42	Change in Risk-Weighted Assets (RWA) Due to Impact of Basel III Definition of Capital	Impact on the risk-weighted assets (RWA) due to changes of Basel III definition of capital. For purposes of CCAR submission, other exposures (excluding traded securitization exposures) subject to a 1250% risk weight, including securitization exposures held in the banking book should be included here.
43	Total Risk-Weighted Assets	Formula embedded in the schedule, no input required.
<b>Data Completeness Check</b>		
44	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.	Check to ensure worksheet is complete. Formula embedded in the schedule, no input required. Please ensure that "Yes" appears across all cells.

**Risk-Weighted Assets – General Worksheet Instructions**

**All BHCs, including advanced approaches BHCs and non-advanced approaches BHCs must complete "RWA\_General" worksheet. In addition to completing the "RWA\_Advanced" worksheet, the advanced approaches BHCs are required to complete "RWA\_General" 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 current general risk-based capital rules (Basel I). For CCAR 2013, BHCs are not required to complete "RWA\_General" worksheet using the methodologies in the proposed Standardized Approach NPR. If a BHC's trading activity is below \$1 billion or less than 10% of its total assets at 3Q 2012, the BHC does not need to complete the market risk-weighted asset section within the schedule. However, if the BHC projects to meet the trading activity threshold during the forecast period, then the BHC should complete the market risk-weighted asset section within the schedule, based on the final market risk capital rule released by the U.S. banking agencies (12 CFR Parts 208, 217, and 225 Regulations H, Q, and Y Subpart F – Risk-weighted Assets – Market Risk).

Line	Heading	Description
<b>Basel I Credit Risk (including Counterparty Credit Risk (CCR) and non-trading credit risk) – Applicable to All BHCs</b>		
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.		
1	Counterparty Credit RWA	Overall risk-weighted assets for counterparty credit exposures (not including receivables) including exposures to central counterparties (CCPs).
2	Credit RWAs excluding Counterparty Credit RWAs	If the BHC is unable to assign credit risk-weighted assets to the above category even on a best-efforts basis, they should be reported in this line.
3	Total Credit (RWA)	Formula embedded in the schedule, no input required.
<b>Market Risk</b>		
If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.		
4	Standardized Specific Risk (excluding securitization and correlation)	Risk-weighted asset (RWA) equivalent for specific risk based on the standardized measurement method as applicable. It 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.
5	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.

## FR Y-14: Basel III and Dodd-Frank Schedule Instructions

<b>Line</b>	<b>Heading</b>	<b>Description</b>
6	Stressed Value-at-Risk (VaR)with Multipliers (general and specific risk)	BHC-wide 10-day stressed value-at-risk 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.
7	Incremental Risk Capital Charge (IRC)	Risk-weighted asset (RWA) equivalent for incremental risk in the trading book.
8	Correlation Trading	Formula embedded in the schedule; no input required.
9	Correlation Trading; Comprehensive Risk Measurement (CRM), Before Application of the 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.
10	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to Comprehensive Risk Measurement (CRM)	Formula embedded in the schedule; no input required.
11	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to the 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.
12	Correlation Trading; Standardized Measurement Method (100%) for Exposures Subject to the 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.
13	Correlation Trading; Standardized Measurement Method for Exposures Not Subject to Comprehensive Risk Measurement (CRM)	Formula embedded in the schedule; no input required.
14	Correlation Trading; Standardized Measurement Method (100%) for Exposures Not Subject to the Comprehensive Risk Measurement (CRM); Net Long	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio not subject to the comprehensive risk measurement.

<b>Line</b>	<b>Heading</b>	<b>Description</b>
15	Correlation Trading; Standardized Measurement Method (100%) for Exposures Not Subject to the Comprehensive Risk Measurement (CRM); Net Short	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio not subject to the comprehensive risk measurement.
16	Securitization Non-Correlation	Formula embedded in the schedule; no input required. The capital charge (or risk-weighted asset equivalent) for non-correlation related traded securitization is the larger of the long and net short positions. For purposes of CCAR 2013 submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including in lines 17 and 18.
17	Securitization Non-Correlation; Net Long	Risk-weighted asset equivalent according to the standardized measurement method for net long other non-correlation related securitization exposures including nth-to-default credit derivatives. For purposes of CCAR 2013 submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.
18	Securitization Non-Correlation; Net Short	Risk-weighted asset equivalent according to the standardized measurement method for net short other non-correlation related securitization exposures including nth-to-default credit derivatives. For purposes of CCAR 2013 submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here.
19	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.
20	Total Market RWA	Formula embedded in the schedule, no input required.
<b>Other</b>		
21	Other Capital Requirements	Risk-weighted assets (RWA) for other capital requirements. If no such requirements exist, 0 should be entered.

Line	Heading	Description
22	Change in Risk-Weighted Assets (RWA) Due to Impact of Basel III Definition of Capital	Impact on the risk-weighted assets (RWA) due to changes of Basel III definition of capital. For purposes of CCAR 2013 submission, other exposures (excluding traded securitization exposures) subject to a 1250% risk weight, including securitization exposures held in the banking book should be included here.
23	Total Risk-Weighted Assets	Formula embedded in the schedule; no input required.
<b>Data Completeness Check</b>		
24	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.	Check to ensure worksheet is complete. Formula embedded in the schedule, no input required. Please ensure that "Yes" appears across all cells.

### **Leverage Exposure Worksheet Instructions**

All BHCs must complete the portion of the worksheet relevant to "Leverage Exposure for Tier 1 Leverage Ratio" (lines 1 - 3). Advanced approaches BHCs must also complete the portion of the worksheet relevant to "Leverage Exposure for Supplementary Leverage Ratio" (lines 4 - 12).

The exposure measures for both leverage ratios are based upon guidance provided in the Basel III NPR. BHCs should report 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	Heading	Description
1	Average Total Assets	Average total on-balance sheet assets as reported on the BHC's FR Y-9C.
2	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 proposed methodologies in the Basel III NPR. Input value as a negative number.
3	Average Total Assets for Leverage Capital Purposes	Formula embedded in the schedule; no input required.

**Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations)**

<b>Line</b>	<b>Heading</b>	<b>Description</b>
4	On-Balance Sheet Derivatives	Total carrying value of derivatives reported on-balance sheet.
5	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).
6	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.
7	Other On-Balance Sheet Items, (Excluding Derivatives and Repo-Style Transactions)	Carrying value of all other on-balance sheet assets.
8	Off-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)	Formula embedded in the schedule. No input required.
9	Off-Balance Sheet Items - Unconditionally Cancellable Commitments eligible for 10% Credit Conversion Factor	Notional amount of unconditionally cancellable commitments made by the BHC.
10	Off-Balance Sheet Items – 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)
11	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 proposed rules in the Basel III NPR. Input value as a negative number.

**Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations)**

Line	Heading	Description
12	Total Leverage Exposure for Supplementary Leverage Ratio	Formula embedded in the schedule. No input required.

**Data Completeness Check**

13	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.
14	Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches institutions only)	Check to ensure worksheet is complete. Please ensure that "Yes" appears across all cells.

**Planned Actions Worksheet Instructions**

For the purpose of completing the Planned Actions worksheets of the Basel III and Dodd-Frank schedule, BHCs should capture all material planned actions that management intends to pursue to address the reforms of Basel III and the Dodd-Frank Act. Such actions might include, but are not limited to, the roll-off or sale of an existing portfolio; development/implementation of risk-weighting models; data remediation to facilitate the use of lower risk weights for existing exposures; the issuance of regulatory capital instruments; or other strategic corporate actions. Planned actions should be attributable to a specific strategy or portfolio; BHCs are not expected to cite period-over-period changes in the balances of exposures as a planned action unless those changes are attributable to a specific and identifiable strategy (e.g., citing "reduction in credit risk-weighted assets" would not be considered a valid planned action, but citing sale or runoff of a particular portfolio (which would have the effect of reducing credit risk-weighted assets) would be a valid planned action).

For each planned action, BHCs should provide a brief description of the action in the relevant field of the schedule (Column B) and a more detailed description of the action in a separate attachment. In addition, 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)
- 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
- The BHC's balance sheet.

The quantitative impact of planned actions submitted by BHCs should represent the stand-alone, incremental immediate impact of the action relevant to the time period in which it is planned to be executed. For example, if a planned action were forecasted to reduce the BHC's risk-weighted assets by \$200 million as of 4Q 2013 and an additional \$100 million as of 4Q 2014 (for a total reduction of \$300

million), the BHC should report “(200)” for 4Q 2013, “(100)” for 4Q 2014, and “0” for subsequent periods. BHCs are required to factor the combined quantitative impact of all planned actions into the projections reported on all other relevant worksheets of the Basel III submission.

BHCs are required to provide a detailed description of each planned action in a separate attachment(s). The description of each planned action should include:

- Discussion of how each planned action aligns with the BHC’s long term business strategy and risk appetite on a going concerns basis;
- Assessment of each planned action’s impact on the BHC’s capital and funding needs, earnings, and overall risk profile;
- Assessment of market conditions and market capacity around each planned action (e.g., planned sale size and the availability and appetite of buyers and other potential sellers);
- Assessment of any potential execution risks to each planned action (e.g., contractual, accounting or structural limitations);
- Discussion of any recent transactions conducted either by the BHC or by other institutions that would demonstrate or support the BHC’s ability to execute each planned action at the level of impact projected.

Included below are examples of other supporting documentation which should be included along with the description of each planned action:

- Detailed information on planned sales such as risk profile and size of the positions, indicative term sheets and contracts; potential buyer information; current marked to market (MTM), support for the execution price; potential associated loans, financing, or liquidity credit support arrangements; potential buy back commitments; and impact on any offsetting positions. If similar recent transactions have taken place, BHCs should provide information as a point of reference. BHCs should also describe any challenges that may be encountered in executing the sale.
- Detailed information on planned unwinds, such as risk profile and size of the positions, profit and loss (P&L) impact at execution or in the future; funding implications; impact on any offsetting positions; and trigger of consolidation or on-boarding of the underlying assets.
- Detailed information on planned run-offs, such as risk profile and size of the positions, impact on any offsetting positions; details on trades; and maturity dates.
- Detailed information on planned hedging, such as indicative term sheets and contracts; P&L impact at execution or during life of the hedges; and impact on counterparty credit RWA.
- Detailed information on changes to risk-weighted assets calculation methodologies, such as which data or parameters would be changed, whether the firm has submitted model application to its supervisors, and remaining work to be completed and expected completion date.
- Detailed information on expanded use of clearing houses, such as types of products to be cleared and central counterparties to be used.

BHCs should also provide detailed information on any alternative Basel III and Dodd-Frank action plans in the event the firm falls short of the targets outlined in the Capital Plan, and trigger events that would result in a need to pursue any alternative action plans.

#### **FR Y-14A**

The FR Y-14A Planned Action worksheet collects information on all material planned actions that management intends to pursue to address the reforms of Basel III and the Dodd-Frank Act. BHCs are required to factor the combined quantitative impact of all planned actions into the projections reported on all other relevant worksheets of the Basel III submission.



Column	Heading	Description
B	Description	Brief description of the planned action.
C	Action Type	Selection from a list of available actions provided in the schedule. BHCs should select the type of action that best describes the planned action.
D	Exposure Type	Selection 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.
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.
F-BA	Projected impact (for periods Q4 2012-2017Q42017) on: Common Equity Tier 1, Tier 1, Risk-Weighted Assets (RWA), Average Total Assets for Leverage Capital Purposes, Total Leverage Exposure for Supplementary Leverage Ratio, and Balance Sheet	Projected incremental impact year-over-year on the BHC's common equity tier 1 capital, Tier 1 capital, risk-weighted assets, leverage exposures and balance sheet in \$Millions as of year-end. For Q4 2012 only, report the incremental impact projected quarter-over-quarter between Q3 and Q4 2012.
BB	Total Impact: Common Equity Tier 1	Formula embedded in the schedule; no input required.
BC	Total Impact: Tier 1	Formula embedded in the schedule; no input required.
BD	Total Impact: Risk-Weighted Assets (RWA)	Formula embedded in the schedule; no input required.
BE	Total Impact: Average Total Assets for Leverage Capital Purposes	Formula embedded in the schedule; no input required.
BF	Total Impact: Total Leverage Exposure for Supplementary Leverage Ratio	Formula embedded in the schedule; no input required.
BG	Total Impact: Balance Sheet	Formula embedded in the schedule; no input required.
BH	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.

The FR Y-14Q schedule Planned Action worksheet collects information on the status of the planned actions reported by the BHC in its most recently submitted FR Y-14A Basel III and Dodd-Frank schedule. That is, the rows of the Planned Action worksheet of the FR Y-14Q should be completed with information that corresponds to each of the planned actions identified in the BHC’s most recently submitted FR Y-14A Basel III and Dodd-Frank schedule.

<b>Column</b>	<b>Heading</b>	<b>Description</b>
B	Description	Brief description of the planned action.
C	Action Type	Selection from a list of available actions provided in the schedule. BHCs should select the type of action that best describes the planned action.
D	Exposure Type	Selection 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.
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.
F-AI	Actual Impact (for periods Q3 2012-Q32013) on: Common Equity Tier 1, Tier 1, Risk-Weighted Assets (RWA), Average Total Assets for Leverage Capital Purposes, Total Leverage Exposure for Supplementary Leverage Ratio, and Balance Sheet	Projected incremental impact year-over-year on the BHC’s common equity tier 1 capital, Tier 1 capital, risk-weighted assets, leverage exposures and balance sheet in \$Millions as of year-end. For Q4 2012 only, report the incremental impact projected quarter-over-quarter between Q3 and Q4 2012.
AJ	Confirm detailed description of action status provided in separate attachment	Select “Yes” to confirm that your BHC has provided supporting documentation to describe the status of the planned action.