FR Y-14A Scenario Schedule Cover Sheet

In addition to providing the name and RSSD ID of your institution on this cover sheet, all BHCs are expected to complete the following three tabs in this workbook: *Scenario Variable Definitions, BHC Baseline Scenario* and *BHC Stress Scenario* . If the BHC so chooses, it can provide additional stress scenarios on additional tabs.

Institution Name: [   ]

RSSD ID: [   ]

Date of Data Submission: [   ]

Supervisory Baseline Scenario (additio...

Variable Number	Variable Name
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Supervisory Adverse Scenario (additio...

Variable Number	Variable Name
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Supervisory Severely Adverse Scenario (ad...

Variable Number	Variable Name
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BHC Baseline Scenario (...

Variable Number	Variable Name
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BHC Stress Scenario (v

Variable Number	Variable Name
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BHC Additional Scenario #

Variable Number	Variable Name
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Variable Definition

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Variable Definition

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variables not included above)

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Variable Definition

	Actual			
Variable Name	as of date	PQ 1	PQ 2	PQ 3

Projected

PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

	Actual			
Variable Name	as of date	PQ 1	PQ 2	PQ 3

Projected

PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

	Actual			
Variable Name	as of date	PQ 1	PQ 2	PQ 3

Projected

| PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |

	Actual			
Variable Name	as of date	PQ 1	PQ 2	PQ 3

Projected

PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

| | **Actual** | | | |
| Variable Name | as of date | PQ 1 | PQ 2 | PQ 3 |

Projected

PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

	Actual			
Variable Name	as of date	PQ 1	PQ 2	PQ 3

Projected

PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

Scenario Schedule Instructions

Introduction

These instructions provide guidance for reporting the variables used in the firm-defined macroeconomic scenarios underlying the projections of losses, revenue, and capital. These scenarios include the supervisory baseline scenario, supervisory adverse scenario, supervisory severely adverse, BHC baseline scenario, and BHC stress scenario, as well as, any additional scenarios generated by the firm or supplied by the Federal Reserve. (Additional Scenario #1; Additional Scenario #2; etc.)[1]

The template consists of three worksheets that each BHC must complete. Additional worksheets are provided if the BHC generated additional variables for the supervisory scenarios or reported additional scenarios beyond the BHC baseline and BHC stress scenarios. The worksheets in the template are:

Scenario Variable Definitions: This worksheet should be used to list and define the variables included in the BHC baseline and BHC stress scenarios, as well as, any additional BHC scenarios reported.

- The worksheet provides space for the supervisory baseline scenario, supervisory adverse scenario, supervisory severely adverse scenario, BHC baseline scenario, and BHC stress scenario, as well as, space for an additional scenario. The sections for the BHC baseline and BHC stress scenarios must be completed. If no additional scenarios are provided, then this section of the worksheet may be left blank. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)
- For each scenario, list the variables included in the scenario in the column titled "Variable Name."
- Variable definitions should be provided in the column titled "Variable Definition." Variable definitions should include a description of the variable (e.g., "Real GDP") and the denomination and/or frequency of the variable (e.g., "Billions of 2005 dollars" or "in percent, average of monthly values").
- For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.
- The last nine columns in the scenario projection worksheets are marked PQ 1 through PQ 9. PQ stands for projected quarter. PQ 1 through PQ 9 are nine quarterly projections over which the planning horizon extends.
- Firms should include all economic and financial market variables that were important in projecting results, including those that affect only a subset of portfolios or positions. For example, if asset prices had a meaningful impact, the assumed level of the equity market and interest rates should be included, or if bankruptcy filings affect credit card loss estimates, then

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[1] For example, required scenarios for annual and mid-cycle company-run stress tests are outlined in Sections 252.144 (Annual stress test) and 252.145 (Mid-cycle stress test) of Regulation YY (12 CFR 252) Supervisory and Company-Run Stress Test Requirements for Covered Companies. In addition, required scenarios for the Comprehensive Capital Analysis and Review (CCAR) have been outlined in summary instructions and guidance published by the Federal Reserve. See for example http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20121109b1.pdf

the assumed levels of these should be reported.

- Firms should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or housing prices, if these were used in the projections.
- Firms should include historical data, as well as projections, for any macroeconomic, regional, local, or financial market variables that are not generally available. Historical data for these variables can be included in a separate worksheet.

Supervisory Baseline Scenario: This worksheet should be used to report the values of any additional variables generated for the supervisory baseline scenario. For the mid-cycle company-run stress test, this worksheet should remain blank.

Supervisory Adverse Scenario: This worksheet should be used to report the values of any additional variables generated for the supervisory adverse scenario. For the mid-cycle company-run stress test, this worksheet should remain blank.

Supervisory Severely Adverse Scenario: This worksheet should be used to report the values of any additional variables generated for the supervisory severely adverse scenario. For the mid-cycle company-run stress test, this worksheet should remain blank.

BHC Baseline Scenario: This worksheet should be used to report the values of the variables included in the BHC baseline scenario.

BHC Stress Scenario: This worksheet should be used to report the values of the variables included in the BHC stress scenario. For the mid-cycle company-run stress test, this worksheet should be used to report the values of the variables included in the BHC adverse scenario.

Additional Scenario #1/#2/etc. : These worksheets should be used to report the values of the variables included in any additional scenarios. For the mid-cycle company-run stress test, an additional worksheet should be used to report the values of the variables included in the BHC severely adverse scenario.

--Please create a separate worksheet (tab) for each additional scenario. Name the worksheets "Additional Scenario #1;" "Additional Scenario #2;" etc.

All Scenarios: The following applies to all of the Scenario tabs:

--The variables should be the same (and have the same names) as the variables listed in the corresponding sections of the *Scenario Variable Definitions* Worksheet.

--List quarterly values for the variables starting with the last realized value (3Q 2012) through the end of the forecast horizon (4Q 2014).

--Please enter all variables as levels rather than as changes or growth rates (for instance, the dollar value of real GDP rather than the GDP growth rate).