

## FR Y-14A: Regulatory Capital Instruments Annual Schedule – Glossary

This glossary contains the description of the data required to be reported in each data field in the Regulatory Capital Instruments Annual Schedule.

### 1. General terms

**Firm (column B)** – Report the name of reporting BHC.

**Research Statistics Supervision Discount (RSSD) Number (column C)** – Report the RSSD identification number for reporting BHC.

**Comprehensive Capital Assessment & Review (CCAR) ID (column D)** – Report the internal identification number (internal FRS purposes only).

**Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC (columns E and L)** – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

**Instrument type (columns F and M)** – Report the type of regulatory capital instrument. Instruments should be reported based on whether they were actually included in Tier 1 or Tier 2.

**Basel I treatment (columns G and N)** – Report the regulatory capital treatment for the instrument under the Basel I rule set.

**Basel III treatment (columns H and O)** – Report the expected regulatory capital treatment for the instrument as per *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010)*.

**Comments (column S)** – Use this field to report any supporting information regarding the instrument or corrections made to the pre-populated information. This is a required field.

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### 2. Confirmation of Capital Instrument Stack as of Q2 20YY ("Confirm Q2 20YY Capital Stack" tab)

**Cumulative/noncumulative (columns I and P)** – Report whether the instrument's coupon/dividend is cumulative or noncumulative.

**Notional amount as reported in CCAR (columns J and Q)** – Report the notional dollar amount (in \$millions) of the instrument as of 6/30/20YY as reported in the previous CCAR exercise and subsequent monitoring.

**Amount recognized in regulatory capital as reported in CCAR (columns K and R)** – Report the dollar amount of the instrument that qualified as regulatory capital as of 6/30/20YY as reported in the previous CCAR exercise and subsequent monitoring.

**3. Capital Instruments Redeemed Q3 20YY ("Redemptions Q3 20YY" tab)**

**Redemption action (column H)** – Report the redemption action executed on the instrument.

**Quarter in which the action was executed (column I)** – Report the calendar quarter in which the redemption action was executed.

**Date on which the action was executed (column J)** – Report the date when the redemption action was executed.

**Capital action amount (column K)** – Report the dollar amount (in \$millions) of the redemption action.

**Notional amount remaining as of 9/30/YY (column L)** – Report the remaining notional dollar amount (in \$millions) of the instrument as of 9/30/YY.

**Amount recognized in regulatory capital remaining as of 9/30/YY (column M)** – Report the remaining dollar amount (in \$millions) of the instrument that is recognized in regulatory capital as of 9/30/YY.

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**4. Capital Instruments Issued Q3 20YY ("Issuances Q3 20YY" tab)**

**Issuance as a result of conversion (column F)** – Report whether the instrument was issued as the result of the conversion of an existing instrument.

**If conversion, report CUSIP of original instrument (column G)** – For conversions, report the CUSIP of the instrument from which the issued instrument was converted.

**Calendar quarter when issuance occurred (column H)** – Report the quarter in which the instrument was issued.

**Date of issuance (column I)** – Report the date when the instrument was issued.

**Cumulative/noncumulative (column L)** – Report whether the instrument's coupon/dividend is cumulative or noncumulative.

**Notional transacted amount (column M)** – Report the notional dollar amount (in \$millions) of the instrument created from the issuance or conversion.

**Regulatory capital amount transacted (column N)** – Report the dollar amount (in \$millions) of the instrument that is included as regulatory capital.

**Perpetual/dated (column O)** – Report whether the instrument is of fixed maturity ("dated") or of no fixed date when capital will be returned to the investor ("perpetual").

**If dated, date of maturity (column P)** – For instruments of fixed maturity (i.e., "dated" instruments), report the maturity date. For "perpetual" instruments, report "NA".

**Issuer call (column Q)** – Report whether there is an issuer call option for the instrument.

**If callable, optional call date (column R)** – For instruments that feature an issuer call option, report the first date of call.

**Fixed/floating (column S)** – Report whether the instrument has a fixed or floating coupon/dividend.

**Coupon/dividend rate (column T)** – 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), report “NA”.

**Index (column U)** – 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”.

**Spread over index (column V)** – 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”.

**Existence of step up or other incentive to redeem (column W)** – 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.

**Convertible/non-convertible (column X)** – Report whether the instrument is convertible into another instrument or non-convertible.

**If convertible, mandatory or optional conversion? (column Y)** – For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non-convertible instruments, report “NA”.

**If convertible, specify instrument type into which it will convert (column Z)** – 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”.

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**5. Proposed Redemptions (Q4 20YY – Q4 20ZZ) (“Proposed Redemptions 4QYY-4QZZ” tab)**

**Redemption/repurchase/refinance plan (column H)** – Report the type of redemption action proposed for the instrument.

**Proposed capital action amount (column I)** – Report the dollar amount (in \$millions) of the proposed redemption.

**Quarter for which capital action is planned (column J)** – Report the calendar quarter in which the redemption action is proposed.

**6. Proposed Issuances (Q4 20YY – Q4 20ZZ) (“Proposed Issuances 4QYY-4QZZ” tab)**

**Issuance as a result of conversion? (column E)** – Report whether the proposed instrument is the result of a conversion.

**If conversion, report CUSIP of original instrument (column F)** – For proposed issuances that are the result of a conversion, report the CUSIP of the instrument from which the new issuance will be converted.

**Quarter for which issuance is proposed (column G)** – Report the quarter for which the instrument is proposed for issuance.

**Cumulative/noncumulative (column J)** – Report whether the proposed instrument’s coupon/dividend will be cumulative or noncumulative.

**Notional amount proposed (column K)** – Report the notional dollar amount (in \$millions) of the proposed instrument.

**Regulatory capital amount proposed (column L)** – Report the dollar amount (in \$millions) of the proposed instrument that will be included in regulatory capital.

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### SUMMARY OF CAPITAL INSTRUMENT ATTRIBUTES

|    | Instrument Type/Name                            | Description of Regulatory Capital Instrument  |
|----|---|---|
| 1A | <b>Common Equity (CE)</b>                       | The aggregate par value of common stock issued plus surplus, excluding all surplus related to preferred stock. The reported amount excludes retained earnings, does not include any regulatory adjustments but reflects deductions for common stock reacquired by the firm (e.g., treasury stock).  |
| 1B | <b>CE USG Investment</b>                        | The amount of common stock investments issued (and outstanding) by the reporting institution and still held by the US Government, as of the reporting date.   |
| 1C | <b>CE USG Detachable Warrants</b>               | The amount of warrants investments issued (and outstanding) by the reporting institution to, and still held by, the US Government in connection with TARP Capital Investment Program or similar U.S. government capital issuance program, as of the reporting date.   |
| 2A | <b>Non-Cumulative Perpetual Preferred (NCP)</b> | Non-dated (perpetual) instruments with dividends that may be suspended without having to reimburse the investor for unpaid dividends at a future date (noncumulative), which allows for preservation of capital in times of stress; deep subordination to absorb losses in bankruptcy or liquidation. Instruments in this category count as shareholder equity for accounting purposes and generally may be included as Tier 1 capital without formal limitation (unrestricted elements), subject to FRS guidance that voting common equity be the dominant element in Tier 1. Qualifying NCP will also be eligible as Tier 1 capital under proposed Basel III rules.   |
| 2B | <b>NCP Convertible</b>                          | A type of non-cumulative preferred security (see above) that converts to a fixed number of shares of common stock (mandatory or optional conversion) at or above some minimum preset conversion floor price established near the time of issuance. This category does <u>not</u> include preferred structures where the pre-converted instrument provides for cumulative dividends, such as TRUPS or cumulative perpetual preferreds.   |
| 3A | <b>Cumulative Perpetual Preferred (CPP)</b>     | Non-dated, preferred instruments with dividends that if temporarily suspended must be repaid in a future period per contractual terms. Instruments in this category are counted as shareholder equity for accounting purposes. Because of their cumulative dividends, CPP are restricted core capital elements, which like TRUPS, are subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying CPP will be eligible as Tier 2 capital only under proposed Basel III rules.   |
| 3B | <b>CPP TARP Preferred</b>                       | Cumulative perpetual preferred securities (see above) that were issued by the reporting institution to, and still held by, the U.S. Government in connection with TARP Capital Investment Program, as of the reporting date.  |
| 4A | <b>Mandatory Convertible Preferred (MCP)</b>    | Cumulative capital instruments (generally TRUPS or Cumulative Perpetual Preferreds) that convert to a fixed number of shares of common stock or non-cumulative perpetual preferred stock. With mandatory convertible preferred structures, the investor generally is obligated to exchange shares or have an agent remarket them at one or more scheduled conversion dates. However, preferred structures with an optional convertible feature allowing the investor the option to convert according to contractual terms are included in this category if the pre-converted instrument is cumulative. MCPs are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability (applies to both internationally active and non-internationally active banking organizations). Qualifying MCPs will be eligible as Tier 2 capital only under proposed Basel III rules. |
| 4B | <b>MCP USG Preferred (Convertible)</b>          | Mandatory Convertible Preferreds (see above) that were issued by the reporting institution to, and still held by, the U.S. Government, as of the reporting date.  |
| 5A | <b>Cumulative Dated Preferred (TRUPS)</b>       | Capital securities with a stated maturity date that pay a cumulative dividend deferrable for at least 5 years. TRUPS are issued by a consolidated special purpose entity and treated as a liability for accounting purposes. Because of their cumulative dividends, TRUPS are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying TRUPS will be eligible as Tier 2 capital only under proposed Basel III rules.   |
| 5B | <b>USG Preferred (TRUPS)</b>                    | Cumulative Dated Preferreds (TRUPS; see above) that were issued by the reporting institution to, and still held by, the US Government through a special arrangement, as of the reporting date.  |
| 6  | <b>REIT Preferred</b>                           | Noncumulative preferred stock issued by real estate investment trusts (REITs) that hold real estate related assets and pay dividends distributing most of the REIT's income to investors. REIT preferreds are counted as minority interests for accounting purposes.  |
| 7  | <b>Subordinated Debt</b>                        | Tier-2 qualifying subordinated debt with an original maturity of at least 5 years. Treated as a liability for accounting purposes.  |