Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics

Release 8.0.0.0.0

User Manual

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Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0.0.0.0

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Preface

Intended Audience

Welcome to Release 8.0 of the Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics (EST & CP) User Guide.

This guide is intended for:

- Business User: This user / consumer of the analytics, reviews the information in the report.

- Data Analyst: This user would be involved with cleaning, validating, and importing of data into the Oracle Financial Services Download Specification Format. This user ensures that the data is populated in the relevant tables as per the specifications.

- System Administrator (SA): This user is instrumental in making the application secure and operational and configures the user roles.

Related Information Sources

For additional information on the application, please refer to the following Regulatory Reports circulated by the Federal Reserve:

Regulatory Reports
FR Y-14A
FR Y-14Q
FR Y-14M
OCC DFAST 10-50B

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About the Manual

This manual explains the functionality of the application in a procedural approach. EST&CP is integrated with multiple modules.

Scope of the Guide

The objective of this User Guide is to provide a comprehensive working knowledge on the **Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0.** This User Guide is intended to help you understand the key features and functions of the **Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0** and use the solution effectively. This User Guide is not meant to provide guidance on how to install the EST&CP.

Document Conventions

Certain practices are incorporated into this document, to help you easily navigate through the document. The table given below lists some of the document conventions incorporated into this User Manual:

Conventions	Description
Bold	Screen actions are indicated in Bold.
Italicized	Screen names are Italicized.

Note will appear as shown:

NOTE: This is important.

Prerequisites

The prerequisites are as follows:
- Oracle Financial Services EST & CP is deployed and configured.

Processed data as per the FR Y-14A, FR Y-14Q, FR Y-14M, OCC DFAST 10-50 Billion and guidelines/reports should be available in the database in the required format for the reports to generate.

- The user privileges to view and edit reports have to be set by the Administrator.
- Good understanding of business needs and administration responsibilities.
- In-depth working knowledge in Stress testing Rules and definitions along with the Regulatory reports.

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1   Introduction

Each year, financial institutions are required to comply with a plethora of regulations and this becomes even more challenging for those operating in multiple jurisdictions. With the on-set of the Dodd-Frank Act and other regulations, stress-testing is once again at the forefront of the requirements that banks have to comply.

Oracle Financial Services EST & CP enables banks to meet regulatory and on-demand management reporting timelines. The bank's top management can now be presented with a consolidated view of the overall bank performance and thus aid them in making better-informed decisions.

1.1   Overview

Achieve Enterprise-wide View of Stress Testing

Oracle Financial Services EST&CP provides a unified reporting environment that enables banks to view their stress testing results across risk and finance. Banks can now assess the impact of a stress scenario on the income statement, balance sheet, and capital and liquidity of an institution, thereby providing a holistic view of stress testing across the organization. The application allows comparison of results across multiple scenarios of varying magnitudes that enables banks to develop strategies for those risks or a combination of risks that threaten their solvency.

Standard reports and dashboards are part of the installation of EST & CP Analytics. You can implement these reports as-it-is or modify them to the specifications of your users.

Improve decision aiding Capital Management and Strategic Planning

This application facilitates the process by providing timely and accurate information relating to the capital composition, sources, and uses of funds to the bank's higher management.

Oracle Financial Services EST & CP highlights the weaknesses in a bank's capital adequacy, by comparing the available capital with the required capital under baseline and stress conditions across the planning horizon. This enables them to take timely action, if needed. It ensures consistency in the planning process by reporting the profit and loss, income, balance sheet, and capital based on the same scenarios. This gives the decision makers, a sense of certainty that the bank has adequate capital to remain solvent and meet current and future regulatory and economic capital requirements under potentially adverse conditions.

Efficiently Comply with Regulatory Reporting Requirements

Oracle Financial Services EST & CP enables banks and financial institutions to comply with the enterprise stress testing requirements of regulators across multiple jurisdictions including BIS, FSA, US Federal Reserve, APRA, and so on.

The application enables compliance with the Dodd-Frank Act and Comprehensive Capital Analysis and Review (CCAR) regulations through pre-configured FR Y-14 A, Q, M and OCC DFAST 10-50 B templates that provide consolidated stress testing results at the granularity required by the US Federal Reserve, thereby easing the regulatory submission process.

The FR Y-14A collects annually Bank Holding Companies' (BHCs') quantitative projections of the balance sheet, income, losses, and capital across a range of macroeconomic scenarios and

qualitative information on methodologies used to develop internal projections of capital across scenarios. One or more of the macroeconomic scenarios would include a market risk shock that the BHCs would assume, when making trading and counterparty loss projections.

The FR Y-14Q collects granular data on BHCs' asset classes and pre-provision net revenue (PPNR) for the reporting period, which would be used to support supervisory stress test models and for continuous monitoring efforts, on a quarterly basis.

The FR Y-14M report collects detailed data on Bank Holding Companies' loan portfolios, which will be used to support supervisory stress testing models and for continuous monitoring efforts. The FR Y-14M report is comprised of three loan- and portfolio-level collections and one detailed address matching collection. These consist of Domestic First Lien Closed-end 1-4 Family Residential Loan, Domestic Home Equity, Address Matching, and Domestic Credit Card data collections.

The OCC DFAST 10-50 templates collect quantitative projections of losses, resources available to absorb those losses, balance sheet positions, and capital composition on a quarterly basis over the duration of the scenario and planning horizon.

The application gives you the ability to perform queries on the results. This ability enables you to access seeded reports and dashboards and to quickly develop new reports on a wide variety of information.

1.2   Assumptions

Oracle Financial Services EST & CP is a reporting application and it does not perform any risk / stress calculations.

2   Understanding Data Population

Configuring or populating data in OFS EST & CP is the first and most important activity to generate reports. Certain steps need to be addressed in order to view or generate reports.

2.1   Data Flow

EST & CP 8.0 supports the regulatory requirements for CCAR reporting, namely the FR Y 14 set of reports. These reports require enterprise level data spanning multiple areas / departments of banking. It is highly likely that these business areas have different applications to satisfy their respective processing requirements. EST & CP 8.0 is expected to warehouse this data for reporting purpose at single place. An intermediate data transfer layer needs to be prepared specific to the source applications to load data to EST & CP data repository using Download Specifications as provided.

Illustrative Data Flow for regular and stressed data:-
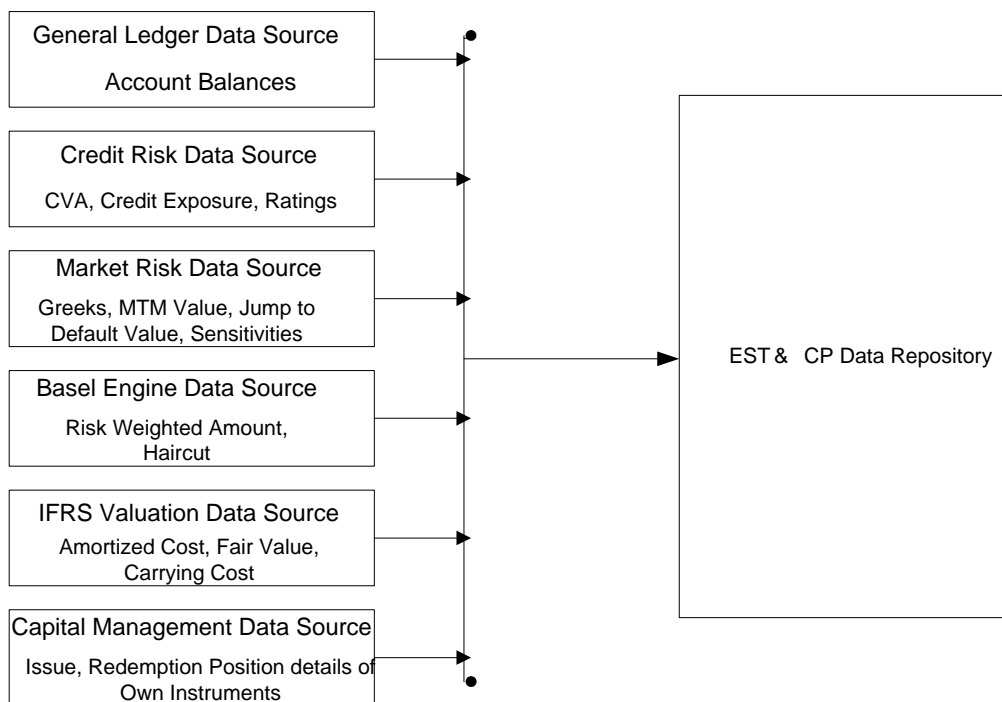
2.2 Data Mapping

To cater these varieties of data sources, EST & CP data repository, provides tables suited to these specific data requirements. Following is the list of tables and expected data source of the same.

Table Name	Type of Data
Fct_Non_Sec_Exposures	Basel Non Securitized Exposure Data
Fct_Reg_Cap_Account_Summary	Basel Regulatory Exposure Data
Fct_Standard_Acct_Head	Basel Reporting Data
Fct_Instrument_Trance_Details	Basel Securitized Exposure Data
Fct_Sft_Underlying	Basel Securitized Exposure Data
Fct_Cap_Instr_Positions	Capital Instrument Data
Fct_Cap_Instr_Proposed_Issues	
Fct_Cap_Instr_Proposed_Redeem	
Fct_Cap_Instr_Txns	
Fct_Instr_Proposed_Issues	
Fct_Instr_Proposed_Redeem	
Fct_Issued_Instr_Positions	
Fct_Issued_Instr_Txns	
Fct_Position_Outputs	
Fct_Prop_Cap_Instr_Comments	
Fct_Regulatory_Planned_Action	
Fct_Schd_Reg_Contact_Dtls	CCAR FR Y 14 Support Data
Fct_Schd_Reg_Rep_Comments	
Fct_Schedule_Footnotes	
Fct_Common_Account_Summary	Central Storages for all Accounts
Fct_Common_Customer_Summary	Central Storages for all Customers
Fct_Party_Details	Central Storages for all Parties
Fct_Party_Financials	
Fct_Counterparty_Cr_Exposure	Counterparty Data
Fct_Cp_Credit_Quality_Summary	CVA Calculations
Fct_Cp_Cva_Input	
Fct_Cr_Customer_Summary	
Fct_Cva_Comm_Sensitivity	
Fct_Cva_Equity_Sensitivity	
Fct_Cva_Fx_Sensitivity	
Fct_Cva_Int_Sensitivity	
Fct_Cva_Oth_Sensitivity	
Fct_Cva_Rating_Sensitivity	
Fct_Ec_Summary	Economic Capital Summary Data
Fct_Entity_Info	Entity Informaiton
Fct_Mgmt_Reporting	General Ledger and Reporting Data

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Table Name	Type of Data
Fct_Account_Details	IFRS Valuations
Fct_Ifrs_Account_Summary	IFRS Valuations
Fct_Llfp_Account_Summary	IFRS Valuations
Fct_Issuer_Cr_Summary	Issuer Data
Fct_Limits_Summary	Limits Management
Fct_Lrm_Le_Summary	Liquidity Risk management
Fct_Market_Risk_Exposures	Market Risk ,Valuations and OTTI
Fct_Market_Risk_Summary	
Fct_Otti_Fv_Assumptions	
Fct_Otti_Fv_Projections	
Fct_Market_Variables	
Fct_Mr_Risk_Factor_Outputs	
Fct_Account_Mitigant_Map	Mitigant / Collateral Management
Fct_Collateral	
Fct_Mitigants	
Fct_Mort_Serv_Rights	Mortgage Service Rights Data
Fct_Msr_Cap_Rate_Inputs	
Fct_Msr_Sensitivity	
Fct_Msr_Valuation_Assumptions	
Fct_Msr_Valuation_Details	
Fct_Msr_Valuation_Inputs	
Fct_Bankruptcy	NPA Management
Fct_Obligor_Exp_Summary	Obligor Data
Fct_Op_Risk_Reserve_Schedule	Operation Risk Data
Fct_Operational_Loss	
Fct_Ops_Risk_Summary	
Fct_Opsloss_Data_Threshold	
Fct_Opsrisk_Loss_Projection	
Fct_Or_Financial_Impacts	
Fct_Reporting_Group_Input	
Fct_Reporting_Group_Output	
Fct_Entity_Rorec_Outputs	
Fct_Cards_Summary	Retail Banking
Fct_Credit_Line	
Fct_Credit_Loss_Forecast	
Fct_Creditrisk_Account_Summary	
Fct_Loan_Account_Summary	
Fct_Scen_Variable_Projection	Scenario Data
Fct_Agg_Base_Ccy_Lr_Gap	Other
Fct_Agg_Cash_Flows	
Fct_Cd_Index_Exp_Summary	

2.3   Data Requirement

Configuring or populating data in EST & CP Analytics is the initial activity in generating the reports. The following steps needs to be addressed in order to view or generate reports:

2.3.1   Input Data Preparation

1.   OFS EST & CP 8.0 is a Business Intelligence Publisher (BIP) and Answers based reporting, which uses data from underlying fact tables directly for reporting. EST & CP version 8.0 is not integrated with any other application and is a standalone reporting application.

2.   The BHC is expected to populate necessary data in the underlying fact tables as per Download Specifications provided. See Data Mapping section.

3.   The Application populates few specific Dimension tables – called Seeded / Sample tables – as a part of installation script. They need to be consumed as it is during data population in FCT table.

4.   DQ checks provided help to identify data inconsistency. However BHC / end user needs to take appropriate steps to correct the inconsistency.

5.   All percentage data are expected in decimal format.

6.   For a data provided as of date, for example, for the last day of the quarter of the reporting year, Quarterly and year till date report for the given date will show same value for those measures which are of Balances nature. For example, Annual and Quarterly Balance Sheet and BASEL reports generated as of 31-MAR will show same values for all measures like Account Balance.

2.3.2   Data Population

ESTBI App Dim & Fact Tables
- Populate Dimension Tables (ref Seeded Tables)
- Populate Fact tables used by this application

Other App Dim & Fact Tables
- Ensure data availability and scenario mapping in all fact tables
- Ensure Baseline and Stress Runs data is available
- Reporting Runs to be identified

Data is ready for the Application to be used
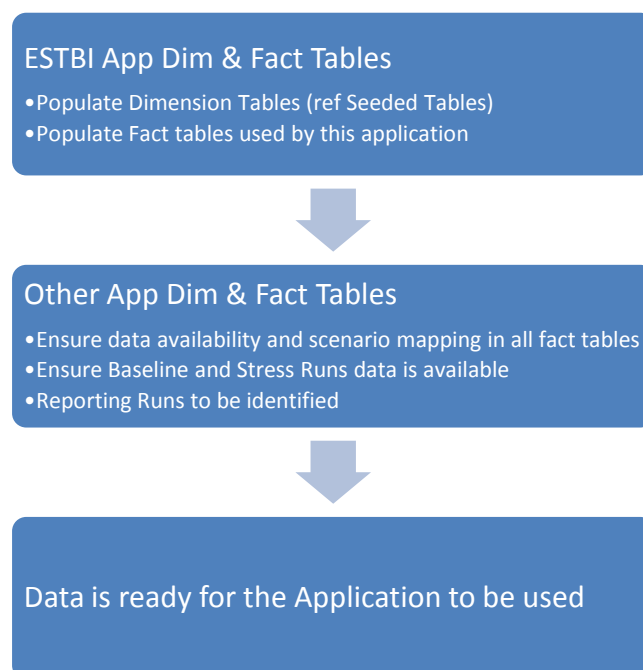
2.3.3 Run/Execution expectations

Run refers to execution. It is assumed that different time periods, different combination of parameters, and different data may require different executions. From a reporting perspective, as required by regulators, EST & CP application expect data for following executions:

1. Current Data / Execution
    a. Reporting month end data
    b. Projection Data
2. Historical (trend/vintage) Data
    a. Yearly
    b. Quarterly
3. Stressed Data

2.3.4 Relationship between Run and Stress

The EST & CP 8.0 Application (Annual) picks up reporting data based on the Reporting Run that populates the underlying Fact Table(s). Reporting Run is a flag, which needs to be marked as 'Y' in DIM_RUN table so that, a particular run execution gets selected for reporting by OBIEE reporting layer.

For the purpose of this Application, Run is comprised of two components.
    a. Baseline Run – The BHC may have multiple Runs, but the one it wants to be used for reporting is expected to be marked with a Reporting Flag = Y. This is the Baseline run for a given reporting date. It is referred to as Baseline because the values that it represents are not stressed and the BHC may use these base values for stressing them according to various scenarios. History of such run over period of time will provide historical runs. For more information on updating reporting flag, see Updating Reporting Flag section.

    b. Stress Run – Stress runs hold data, which are stressed by a certain percentage/basis point over the Baseline figures. The BHC expects these figures to reflect the business/risk position under predetermined business scenarios/economic conditions.

For the purpose of this Application, required stress runs would have to be tagged to a Baseline run. In effect, if the BHC has performed several stress runs, the relevant runs which are intended for reporting would have to be identified and tagged with a reporting Baseline run using the V_RUN_ID in the DIM_RUN table. The following is an example query that identifies the relevant reporting run skeys for a given Baseline run (RQEXE001 in this example).

DIM RUN stores n_run_skey / v_execution_id, which are execution specific for every Run definition which is v_run_id. Therefore, it is expected that Run definition can remain constant over period of time and different executions gives different outputs due to underlying data changes.

DIM_STRESS conveys to the user, stress definition as well as it links original Run Definition (v_run_id) and Stressed Run id (v_stressed_run_id). One need to refer to the DIM_RUN to get expected run execution of these runs definitions pertaining to the particular date / n_mis_date_skey.

To summarize, the same fact table holds both the Baseline data and the Stressed data, uniquely identified through Scenario codes (and Run skeys). See Reporting Metadata sheet for details on different Fact tables used for each report in the EST & CP 8.0 (Annual) Application.

2.3.5 Projection Data

1. Baseline run would also populate projected date data.

2. The Application requires projected data at two levels - Quarterly and Annual.

3. The projections are identified through the **DIM_CONSOLIDATION** table, which holds codes for projected quarters and years as required by the Templates.

4. In the Fact tables, projection data is then referred with respective Consolidation codes (scenario code in case of FCT_MGMT_REPORTING). BHC has to populate data accordingly.

5. In the following example, FQ1 means Financial Quarter 1 whereas FY1 means financial Year 1 and so on.

Consolidation Code	Consolidation Description	Reporting Line	Scenario	EOP Balance
100	Actual	100	BSL	426,367
400	FQ1	100	BSL	608,618
401	FQ2	100	BSL	870,502
402	FQ3	100	BSL	567,736
403	FQ4	100	BSL	846,196
404	FQ5	100	BSL	775,027
410	FY1	100	BSL	470,092
411	FY2	100	BSL	473,880
412	FY3	100	BSL	942,034
413	FY4	100	BSL	497,889
414	FY5	100	BSL	807,813

Projection Data

1. Movement measures mean those measures where data is not carried from one reporting period to another. For example Profit or loss. Where General ledger balances like loan outstanding are carried forward from one year to another, profit and loss is period specific.

2. Hence unlike End of Period balance, Movement values for Quarter actuals would have to be derived for the purpose of reporting. Thus for a historical data, net sales for quarter 3 is difference between sales figure as of end of quarter 2 and 3. End user is not expected to provide this difference as a download. Movement data for actual is identified through different runs and respective values would be summed up.

3. Only those records will be picked up for summation, whose corresponding Runs fall between the fiscal month start date and end date of the reporting quarter. (Each Run has an associated date. Runs can be done daily, and assuming that runs are done daily in a given quarter (of 90 days), the Application sums up data points across all 90 days to arrive at a quarter end Movement figure.

Code	Projected Period	Reporting Line	Scenario	Run Id	Date		Movt
100	Actual	100	BSL	RUNID001	10-Oct-13	300,000	900,000
100	Actual	100	BSL	RUNID002	15-Nov-13	100,000	

100	Actual	100	BSL	RUNID003	20-Nov-13	300,000	
100	Actual	100	BSL	RUNID004	30-Dec-13	200,000	
400	FQ1	100	BSL	--	--	--	608,618
401	FQ2	100	BSL	--	--	--	870,503
402	FQ3	100	BSL	--	--	--	567,736
410	FY1	100	BSL	--	--	--	470,093
411	FY2	100	BSL	--	--	--	473,881
412	FY3	100	BSL	--	--	--	942,035

4. However, when projection of net sales for quarter 2 next year is to be done, no derivation is required. Projections data for said quarter is expected as a direct download in a respective Fact table(s) for reporting.

2.4 Report Specific Notes

2.4.1 General Notes

1. CCAR Reports need CVA numbers to be reported at Counterparty, Netting and Sub netting granularity. In cases where Counterparty CVA data (including Credit Exposure and Expected Exposure) is required to be added Application sums from Counterparty and above level only. However, for Offline Reserves, CVA calculation at the BHC level is expected to be a direct download without summation.

2. The CVA Sensitivities sheet in the Counterparty Credit Risk Schedule would seek values based on Internal rating only

3. In the Securities OTTI by CUSIP worksheet, Total OTTI is equal to the sum of the Credit Loss and Non-Credit Loss Portion.

4. In the CCR reports, the reports where the ranking is to be done according to the internal rating:

    i) Aggregation would be done per unique pair of Internal and External rating.

    ii) The aggregation as per internal rating would be arranged in the descending order.

    iii) An internal rating would be repeated as many times, as there are unique external ratings.

    iv) Internal rating is compulsory for purpose of ranking, in case it's not available, the report would exclude such records.

    v) The user has to create a rating called Unrated in the rating dimension table.

5. In the CCR report, the Aggregation formula in 1e would be that of the 21/11/2012 report, not the 30th September 2013 report as the formula in the new release is erroneous.

6. The data in the Summary Operational Risk worksheet is ordered by 'Type of Data', 'Brief Description' and 'Unit of measure'.

7. In case the Federal Reserve Template does not offer column/row summation formulae, the BHC would have to provide the same in appropriate fact tables.

8. This application expects Baseline and Stress data in separate executions of source systems even if the source system is able to provide all data in a single execution.

9. Baseline and Stress data would have to be populated with appropriate codes. Inaccurate mappings may cause the results to be inaccurate.

10. In the report, "OCC DFAST 10-50B Results Template 20130311.xlsx", Summary Schedule, cell H17 (Tier 1 common equity ratio), the OCC formula is erroneous and has been modified to match the formula in the other cells for Tier 1 common equity ratio

11. Note on Scenario data:

    The Fed Scenario Template requires five fixed Scenarios to be displayed and their respective variable details, whilst the BHC has the option of showing additional Scenarios over and above the five fixed ones.

    The Application achieves this via identifying unique Scenario values in the Fact Scenario Variable Projection table. It identifies the five fixed Scenarios per Fed template, and in case it finds any other Scenario values over and above the fixed Scenarios, those would be reported as well. In this way, for every additional scenario that the Application identifies, another sheet in the output workbook would be appended containing relevant projection details.

    In general, Application assumes all the Scenarios that it finds in the Fact table are expected to be reported – that is, Scenario Variable Definitions reporting on the OBI is driven by the available Scenario codes in the Fact table. BHC would have to populate only such data that is relevant to be reported.

12. In the following reports, there would not be any label called *other. As expected by the Regulator, end user needs to expand the list and provide data for additional instruments. Data will follow same download specifications.
    Summary - Securities OTTI by CUSIP
    Summary - Securities OTTI Methodology
    Summary - Securities OTTI by Portfolio
    Summary - Securities AFS OCI by Portfolio
    Summary - Securities Market Value Sources

13. The Trading and CCR worksheets would be along with the other Summary reports for the same As-of-date. If the users want to have the information for any other date, then they would have to generate it again and manually group the required reports together.

14. All of the reports in trading schedule look for specific codes like index, instrument type etc. While populating data, the user needs to provide correct code mapping so that OBIEE can show data as required by regulatory formats. In absence of correct mapping reports will show blank cells or no data.

15. Most of the reports in Trading Schedule need currency and region /economic zone to be captured together. However wherever report is by currency, region / economic zone will be ignored and wherever report is by region / economic zone, currency will be ignored.

    The reports affected are:

    i.   Equity By Geography,

    ii.   Rates DV01,

    iii. Other Rates,

    iv.   Sovereign credit,

    v.   Other equity,

    vi.   Rates Vega,

    vii. IDR Corporate Credit

16. For rates DV01:

a. All types of instruments are covered. Along with Interest rate related instrument types, instrument type like commodity are included as they have discounting aspect of interest rate linkage.

b. FED report templates have a few guidance points on interpretation of swap/discounting curve, Shocked by market value. There is no link / break up of this by individual instrument / product types. Hence it has to be asked as download from client. The end user is to provide the mapping as required in report.

c. It has been assumed that single basis risk amount will be available at instrument level which will cover all types of basis risk sources like hedging. Directional risk will be available for any two out of the following categories. These categories are two re-pricing frequencies and maturity bucket of swap / instrument belonging to the similar category like Cap, floor.

d. Availability of multiple directional risk numbers, Basis Risk number and their placement in the respective time buckets is expected to be mapped by the end user.

17. FR Y-14Q Retail and Wholesale reports:

i. Every schedule / report is a separate file and converting the same to required format is by user intervention.

ii. In the Retail sheet Month to Date (MTD) data is a Movement idea and As-of-Date data is an End of Period Balance idea. While in the Wholesale sheet the measures reported are an End of Period Balance idea.

18. For Quarterly (retail, wholesale, CRE) and monthly, aggregations are done as per regulatory templates. Dimensions (as required by REG templates and) used for aggregations are shown as highlighted in respective excel sheets embedded below.

19. ISDA definition of Netting is as follows:

"Netting is, therefore, the termination or cancellation of reciprocal obligations, the valuation of terminated obligations and its replacement by a single payment obligation."

Reports that are expected to show values on a Net Basis, the OBIEE would not be doing any Netting Calculation. The Schedule/Reports referred for this are:

FR_Y-14Q_Trading_template

i. Credit Correlation

ii. IDR- Corporate Credit

iii. IDR-Jump to Default

FR_Y-14A_Counterparty_template

iv. Securities Financing Transactions (SFT) Profile by Counterparty (Top 20) and Aggregate

2.4.2 Counterparty Template in Annual Schedule

The Counterparty reports have specific ranking requirements for specific reports. Following is the logic that the BI solution is built on.

With regards to ranking of the Counterparties who contribute to 95% of the firms CVA, there would be cases where, say, out of 10 counterparties the 8th has a percentile of 94.5 and the 9th counterparty has a percentile of 98.3. Then, the Application would go up to and including the 9th counterparty for the purpose of reporting.

Counter	Percentile

party No.			
1	11.30		Logic applied is as follows
2	15.80	Step 1	Is there a 95.00 percentile in the data? (yes, no)
3	35.55		If Yes, then pick counterparties up to and including counterparties contributing to 95.00 percentile. End.
4	40.00		If no, then follow Step 2
5	50.00	Step 2	Pick the minimum value of percentiles greater than 95.00 and less than 100.
6	60.00		The counterparty that corresponds to this percentile will also be included in the report along with those counterparties that contribute to lesser than 95.00 percentile.
7	70.00		
8	94.50	Result:	In the example, counterparties including 9 would be shown, even when the 9th counterparty breaches the 95 percentile mark.
9	98.30		
10	100.00		

Reports requiring logic of 95%: 1a, 2, 3

Other reports affected*: 1b, 1c, 1d

Percentile logic does not apply on report: 4

*These reports work on the following logic

Counterparty Report Code	Report Section	Approach
1b	part 1	Common counterparties from 1a would be excluded. In case there are 20 records per report ranking, of which 3 are common with 1a, then only 17 would be shown
	part 2	Common counterparties from 1a would be excluded. In case there are 20 records per report ranking, of which 3 are common with 1a, then only 17 would be shown. Results of part 1 of 1b would not be taken into account.

Counterparty Report Code	Report Section	Approach
1c	part 1	For 1c, only those counterparties that are mutually exclusive with reports 1a, 1b would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a and 1b report the first eighty counterparties (C1, C2…. C80), for the purpose of report 1c, applicable set of counterparties from which to report would be C81... C500 (because these records already appear in 1a and 1b reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1c, then such counterparty would be excluded from reporting in 1c since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1c.
	part 2	For 1c, only those counterparties that are mutually exclusive with reports 1a, 1b would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a and 1b report the first eighty counterparties (C1, C2…. C80), for the purpose of report 1c, applicable set of counterparties from which to report would be C81... C500 (because these records already appear in 1a and 1b reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1c, then such counterparty would be excluded from reporting in 1c since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1c.
	part 3	For 1c, only those counterparties that are mutually exclusive with reports 1a, 1b would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a and 1b report the first eighty counterparties (C1, C2…. C80), for the purpose of report 1c, applicable set of counterparties from which to report would be C81... C500 (because these records already appear in 1a and 1b reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1c, then such counterparty would be excluded from reporting in 1c since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1c.

Counterparty Report Code	Report Section	Approach
1d	part 1	For 1d, only those counterparties that are mutually exclusive with reports 1a, 1b, 1c would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a, 1b, 1c report the first hundred counterparties (C1, C2…. C100), for the purpose of report 1d, applicable set of counterparties from which to report would be C101... C500 (because these records already appear in 1a, 1b, 1c reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1d, then such counterparty would be excluded from reporting in 1d since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1d.
	part 2	For 1d, only those counterparties that are mutually exclusive with reports 1a, 1b, 1c would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a, 1b, 1c report the first hundred counterparties (C1, C2…. C100), for the purpose of report 1d, applicable set of counterparties from which to report would be C101... C500 (because these records already appear in 1a, 1b, 1c reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1d, then such counterparty would be excluded from reporting in 1d since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1d.
	part 3	For 1d, only those counterparties that are mutually exclusive with reports 1a, 1b, 1c would be reported. For example: Assume a set of 500 counterparties… C1, C2, C3… C500. If 1a, 1b, 1c report the first hundred counterparties (C1, C2…. C100), for the purpose of report 1d, applicable set of counterparties from which to report would be C101... C500 (because these records already appear in 1a, 1b, 1c reports) Moreover, if, say counterparty C38 features in 1a, and is also a candidate for 1d, then such counterparty would be excluded from reporting in 1d since it has already appeared in 1a. However, a given counterparty may appear in more than one reporting parts of 1d.

The underlying Datamodel powering the Application is designed to hold both Baseline and Stressed Runs.

For example, the FCT_CP_CREDIT_QUALITY_SUMMARY table – which is a Annual Counterparty specific table – holds data for both Baseline (read the Run Skey 1 in the table above) as well as data for Federal Reserve Scenario (read Run Skey 3 in the table above).

The BHC would have to store data using the appropriate codes, inappropriate or insufficient data may cause wrong output.

Specifically from a Counterparty reporting perspective, the fact tables are designed to hold higher granular data as well. For example, FCT_CP_CREDIT_QUALITY_SUMMARY stores data as low as Counterparty Sub Netting Set level; however, it can also hold Ratings data and BHC level data – which are of higher granularity compared to a Sub Netting Set data.

Following is an example of how data of different granularity is stored under the FCT_CP_CREDIT_QUALITY_SUMMARY table.

Counterparty Skey	Netting Set Skey	Sub Netting Set Skey	Rating Skey	CVA Amount	Scenario
100	1001	100001	30	1,000,000	Baseline
-1	-1	-1	50	9,000,000	Baseline
-1	-1	-1	-1	6,000,000	Baseline

Note:
- For BHC level Rating information is stored with "-1" in all other columns. Assuming Rating Skey 50 corresponds to internal rating AAA, the amount column depicts the CVA amount at this BHC level Rating. The process would have to be repeated in case more ratings are required to be shown.
- If BHC level CVA amount is to be stored in the table, then skeys denoting lower granularities would have to be set to "-1" as shown in the example above.

The example above shows data storage conditions for Baseline scenario. For other scenarios, the process has to be repeated with appropriate Scenario codes.

2.4.3 Aggregation for Weighted Average measures

In Quarterly retail schedule for reports 'Auto International', 'US Auto' we need to report weighted average measures for Probability of Default, Exposure at Default, Loss Given Default, Expected Loss given default. EST & CP 8.0 uses End of Period balance of said account as a weight for this calculation and uses following formulae for aggregation.

$$Weighted\ Average\ PD \\ = \frac{PD * Account1\ EOP\ +\ PD * Account2\ EOP\ +\ PD * Account3\ EOP \ldots\ldots}{Sum\ of\ US\ Auto\ Segment\ EOP}$$

2.4.4 Seeded / Sample Data

The following excel sheet contains sample data that are packaged with the EST & CP 8.0 Application.

Annual seeded tables.xls   Monthly seeded tables.xls   Quarterly Seeded Tables.xls   Seeded Table OCC DFAST 10-50 Bn.xls

These tables contain necessary information, such as Band limits, Scenario codes, Country Codes, Currency details and so on… for the reports to work properly. The Application uses other dimension tables than those contained in the Seeded table list, but those would have to be populated by the BHC per requirement.

2.4.5 Data Quality checks

DATA QUALITY CHECK.xlsx

2.5 Updating Reporting Flag

On any given date for a given RUN DEFINITION, you can have multiple executions. You can compare the output of different executions to arrive at decision of choosing final run execution which will be used as a reporting run execution. Importance of this choice is once this is marked as a reporting Run execution, EST and CP analytics will use this flag while querying / navigating data in history. For example, if report requires displaying account balance for last 4 quarters, EST and CP application will look for run executions marked as 'Y' on all quarter end dates / last executions of the quarter.

Follow the below steps for the same. Note that query tool like PL-SQL developer / SQL developer will be required for these steps:

Step 1:

Continuing the OBIEE report access, first is to know how many run executions are available for a given date and RUN Definition. You can execute following query in Oracle with necessary query filters. This, apart from other information will show RUN SKEY which is unique identifier for each execution>>

```
SELECT R.N_RUN_SKEY AS RUN_SKEY, R.FIC_MIS_DATE AS MIS_DATE,
R.V_RUN_EXECUTION_ID AS RUN_EXECUTION_ID,
            R.V_RUN_MAIN_DESC AS EXECUTION_DESCRIPTION,
R.V_RUN_DESC AS RUN_DESCRIPTION, R.F_REPORTING_FLAG AS REPORTING_FLAG
    FROM DIM_RUN R
    WHERE R.FIC_MIS_DATE = 'DD-Mon-YYYY'
    AND R.V_RUN_EXECUTION_ID LIKE '%%'
    AND R.V_RUN_MAIN_DESC LIKE '%%'
```

Step 2:

Second step is to select the correct RUN SKEY and update DIM_RUN.F_REPORTING_FLAG as 'Y'>>

```
UPDATE DIM_RUN R
SET R.F_REPORTING_FLAG = 'Y'
WHERE R.N_RUN_SKEY =
AND R.FIC_MIS_DATE = 'DD-Mon-YYYY'
AND R.V_RUN_EXECUTION_ID = '';

COMMIT;
```

2.6   Report Format Conversion

Converting an Excel report to Bar / pipe / any other delimiter:

i.   OBIEE supports RTF, PDF, Excel, Flash, XSL Style sheet formats. It does not support delimited or .dat formats.

ii.   Single workbook containing all reports as separate worksheets cannot be converted to a delimited format as delimited format does not understand worksheets. This would mean that each report would require a separate link.

iii.   MS excel provides simplest way to convert the Excel to Bar / pipe / any other delimiter : Please refer the explanation below:

For the purpose of this example, we'll use the following Excel file.
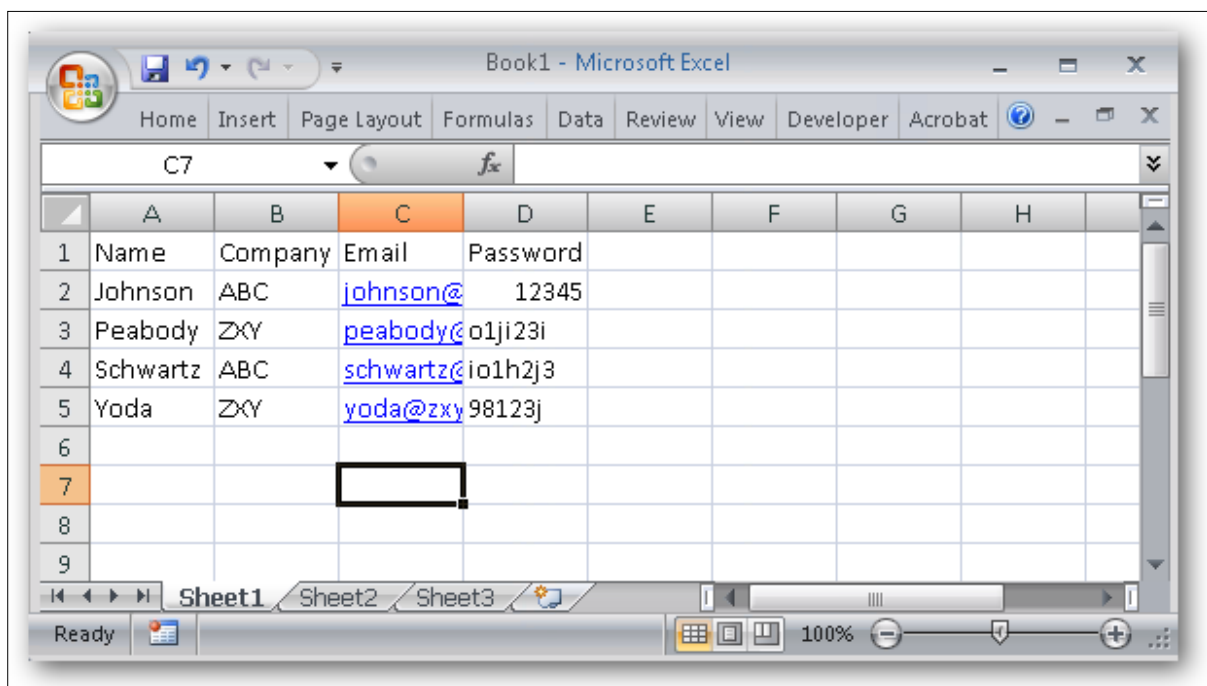
To save the file as Delimited, you'll need to click the Office button and choose Save As –> Other Formats.
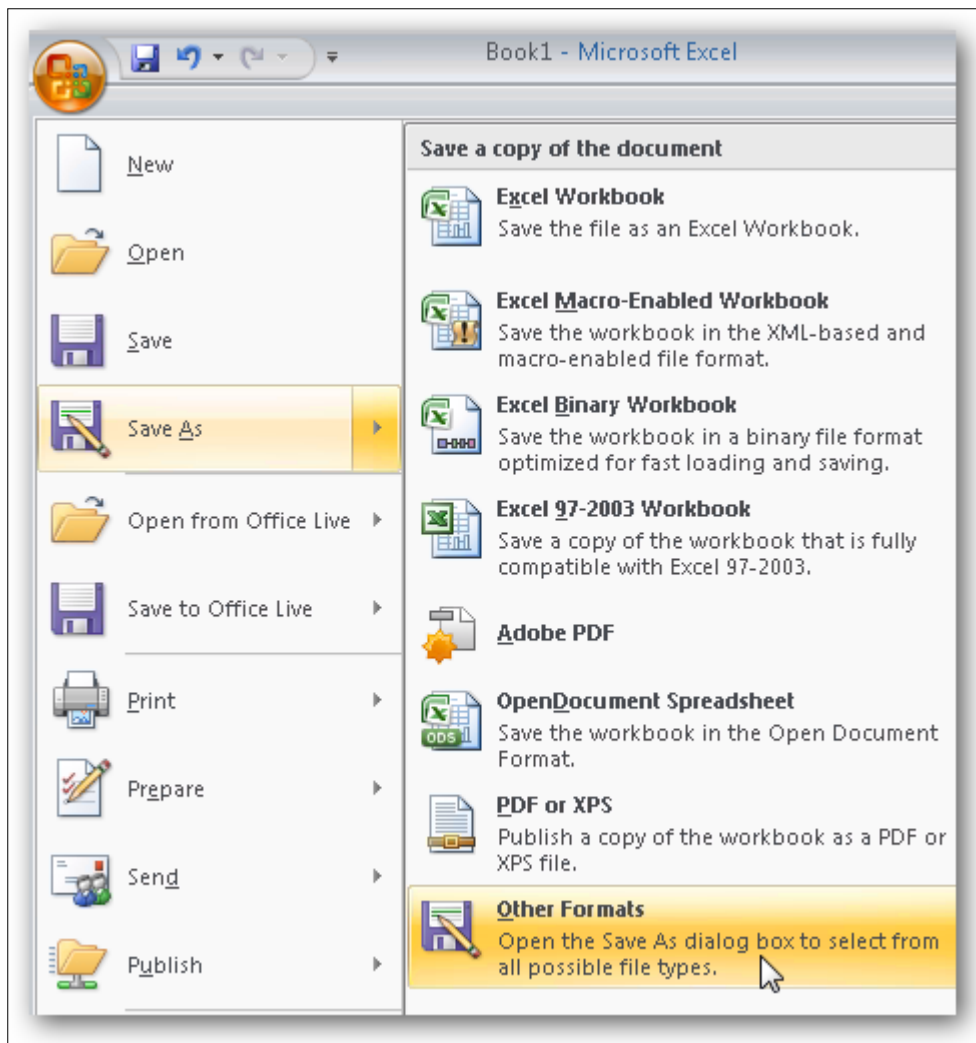
Then select CSV (Comma delimited) (*.csv) from the drop-down list, and give it a name.
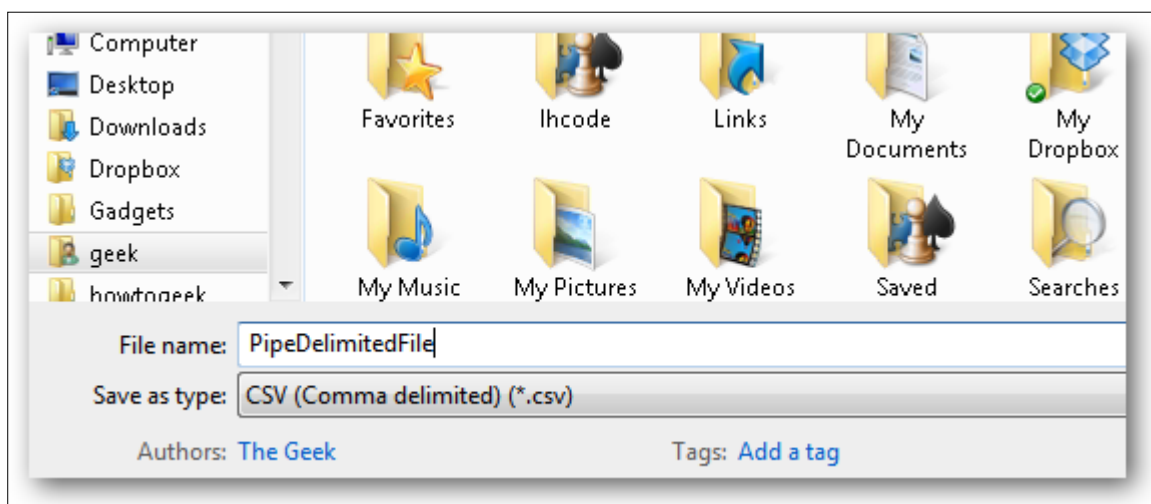
Excel by default will use a comma as the delimiter, but if you open up Control Panel –> Region and Language, and then click the Additional settings button on the bottom.
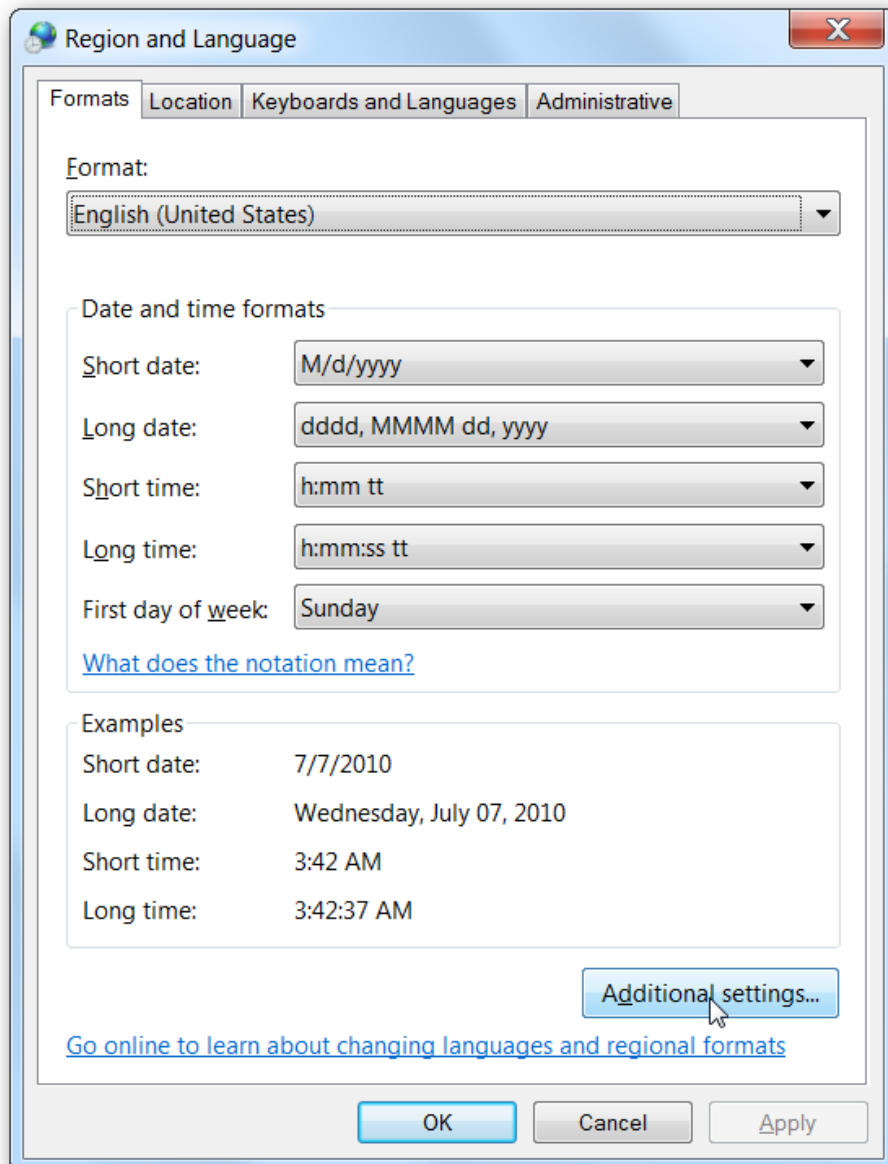
Now look very closely at the "List separator" item, which normally has a comma in the field, but for the purposes of illustration switch it to a Pipe character.
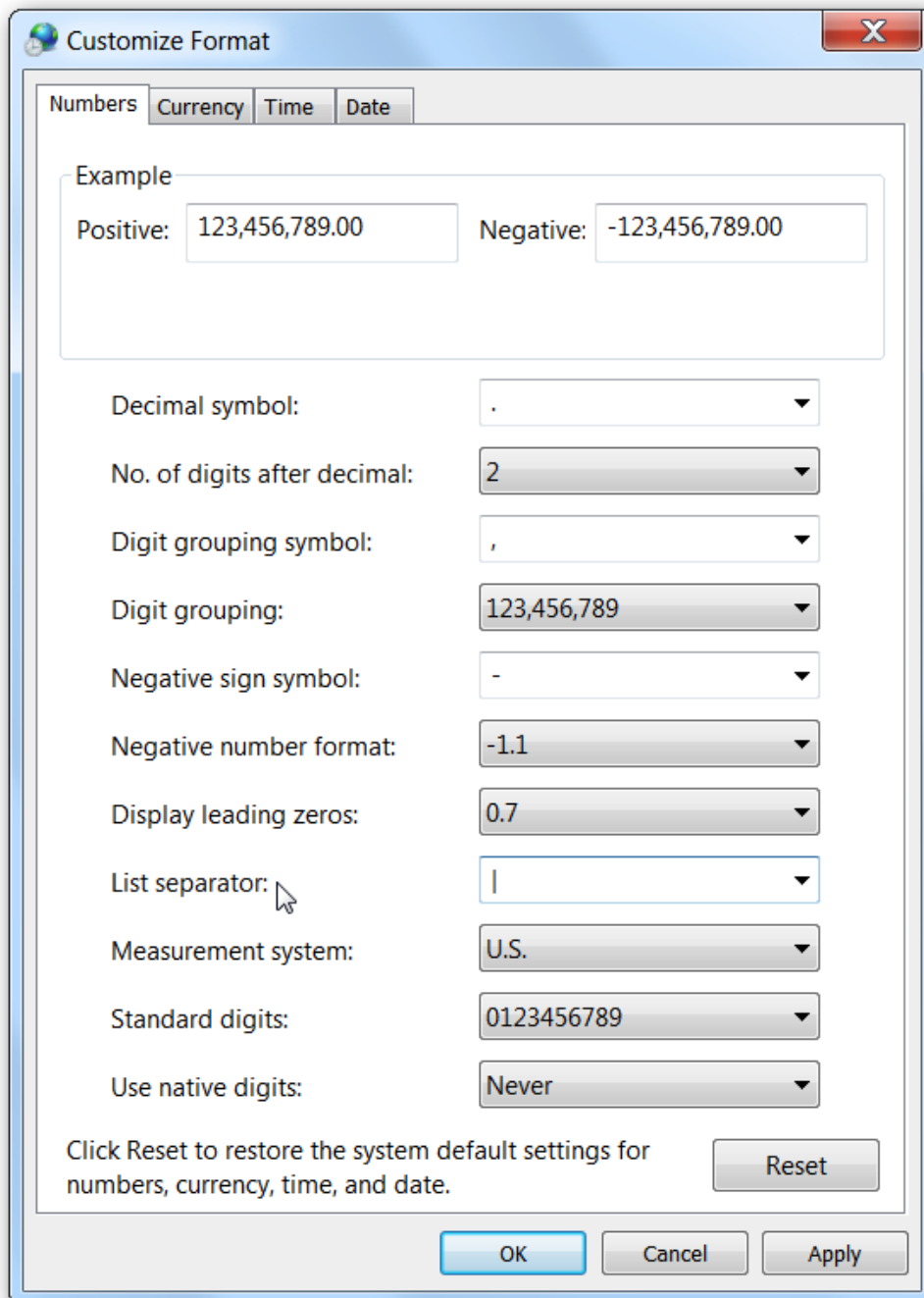
Once you click Apply, and then save your Excel file, you'll notice that your file now has pipe characters as the delimiter.

```
PipeDelimitedFile.csv - Notepad

File  Edit  Format  View  Help

Name|Company|Email|Password
Johnson|ABC|johnson@abc.com|12345
Peabody|ZXY|peabody@zxyc.om|o1ji23i
Schwartz|ABC|schwartz@abc.com|io1h2j3
Yoda|ZXY|yoda@zxy.com|98123j
|
```
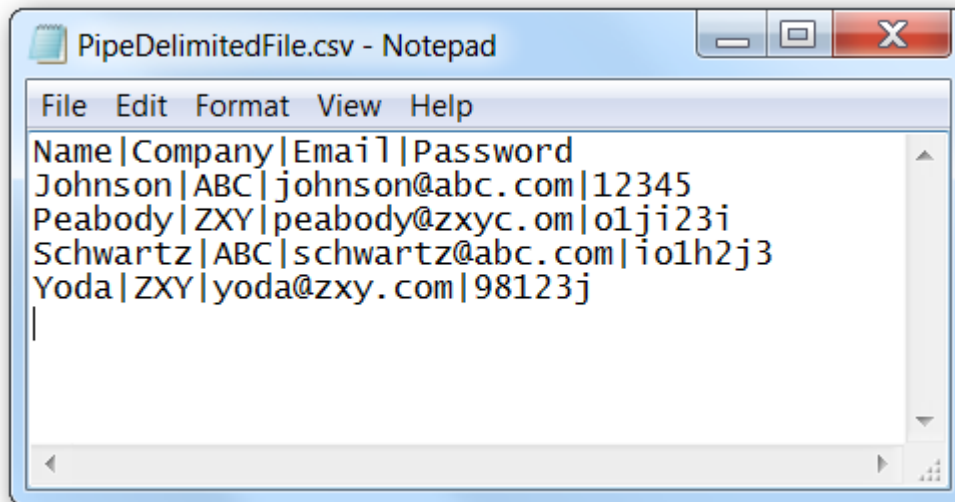
You'll probably want to change the List separator back to a comma just in case some other application needs it.

iv. Also a file created as text format (delimited file) can be later renamed to .dat easily. Using windows explorer reach to the folder where file is stored, choose 'rename' option (using either right click or F2) and change the extension from .xls / .csv to .dat

The formats of the Reports, submitted by the BHC to the FED are as under:

Monthly	Monthly Reports: 1) Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary 2) Domestic Home Equity Loan and Home Equity Line Data Dictionary 3) Address Matching Loan Level Data Collection 4) Domestic Credit Card Data Collection Data Dictionary	Bar Delimited Text File
Quarterly	Operational Risk: 1) Operational Loss History 5) Legal Reserves Frequency	.dat File
Quarterly	Retail Reports: 1) INTERNATIONAL AUTO LOAN 2) US AUTO LOAN 3) INTERNATIONAL CREDIT CARD 4) INTERNATIONAL HOME EQUITY 5) INTERNATIONAL FIRST LIEN MORTGAGE 6) INTERNATIONAL OTHER CONSUMER SCHEDULE 7) US OTHER CONSUMER 8) INTERNATIONAL SMALL BUSINESS	Excel

---

	9) US SMALL BUSINESS 10) STUDENT LOAN	
Quarterly	Wholesale Reports: 1) Corporate Loan Data Schedule 2) Commercial Real Estate (CRE) Schedule 3) Notes to Corporate Loan Data and CRE Schedules	.xml
The rest are in excel templates		

3   Report Access and Generation - Management Information System (MIS) Reporting

3.1   Report Access and Generation

Access the application using the login credentials (URL, login name, and password) provided in the configuration note. The built-in security system ensures that you are permitted to access the screens and actions based on the authorization only. Upon fetching the URL as specified, the following screen is displayed.

After logging into the application, the blow screen appears:
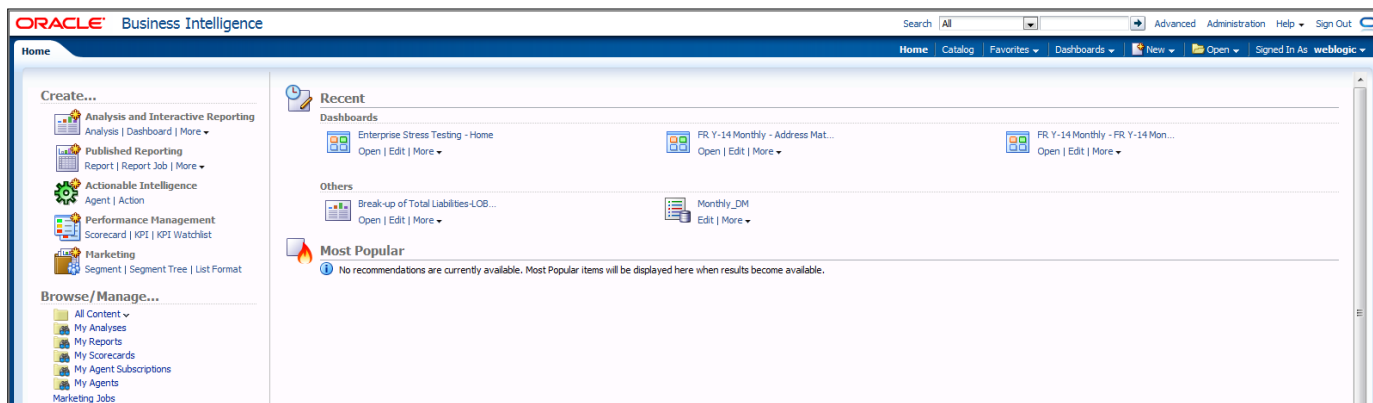
Click the arrow beside the **Dashboard** option and select "**Enterprise Stress Testing**" option.
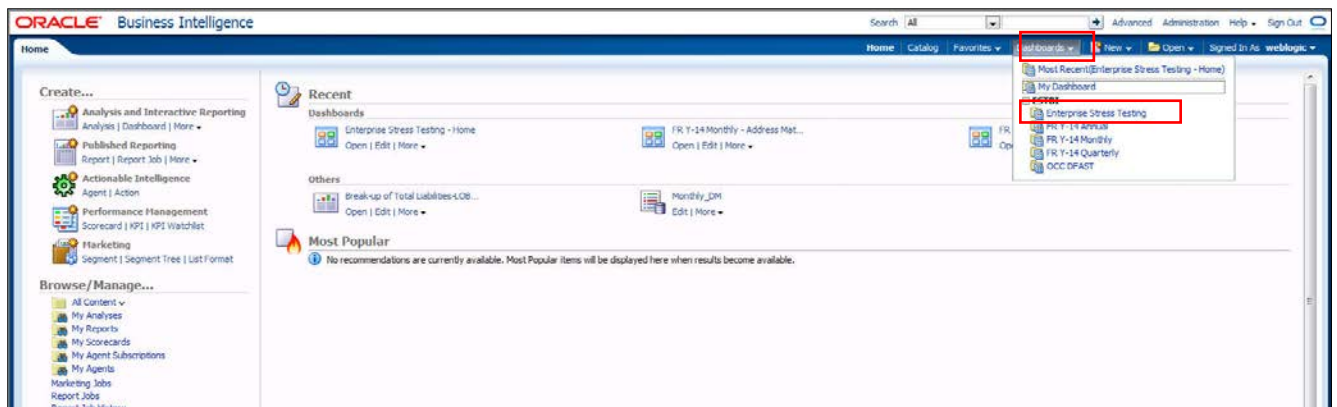
The below mentioned fields/filters are common for all tabs in the Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics (EST & CP) dashboard. Please note that a few dashboards do not have all the prompts and have been singled out in this user guide. The following parameters are selected and the reports are displayed for informational purposes:
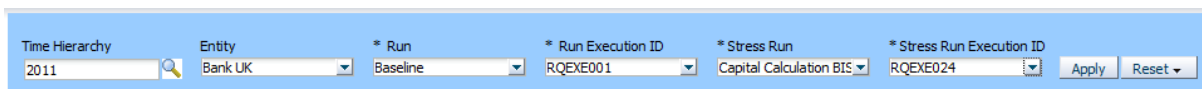
1. Select the **As of Date** by clicking the search icon ( ).

   You can choose the specific time period/s for which you want to see the report (that has a drill down capability) in the shuttle box.
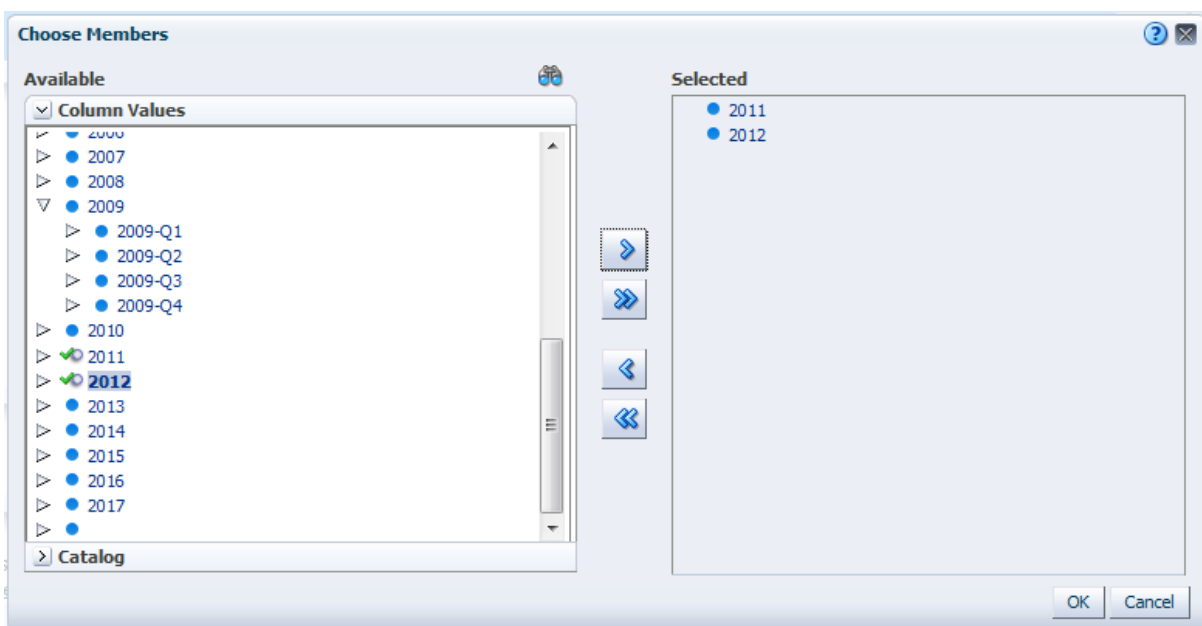
2. Select the entity for which you want to view the report from the **Entity** dropdown menu.

3. Select the **Run** from the drop down menu.

4. Select the **Run Execution ID** for the selected Run from the dropdown menu.

5. Select the **Stress Run** from the dropdown menu.

6. Select the **Stress Execution ID** for the selected Stress Run from the dropdown menu.

7. Click the **Apply** button so as to apply the filters on relevant reports.

NOTE: Once the options are selected in the level filters for one tab, it will not reflect in the other tabs. It either has to be re-selected in other tabs or a default value will be displayed.

3.2 Home

3.2.1 Break-up of Total Assets

This pie chart, displays a breakup of the Bank's Total Assets by Volume. This report facilitates the comparison between the outstanding balances (in $millions) of different Assets namely:
o   Cash & Balances with Central bank
o   Trading Assets
o   Loans & Advances to Customers
o   Investments
o   Fixed Assets
o   Other Assets
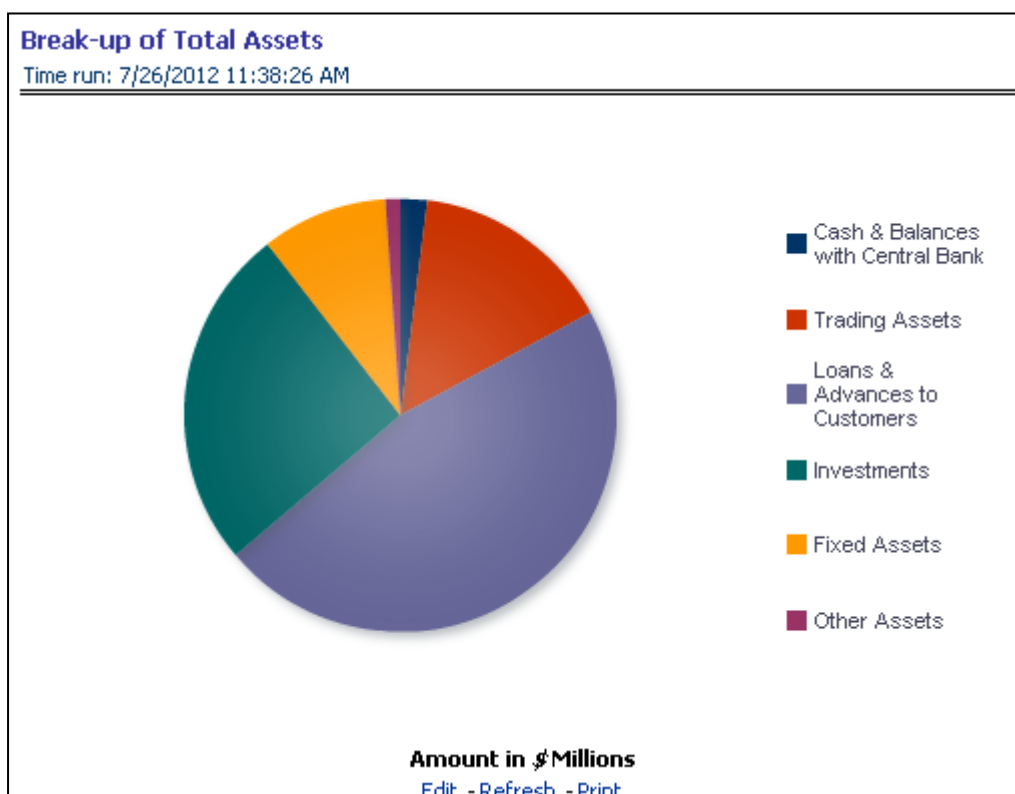
3.2.2 Break-up of Total Liabilities

This pie chart, displays a breakup of the Bank's Total Liabilities by Volume. This report facilitates the comparison between the outstanding balances (in $millions) of different Liabilities namely:

o   Deposits from Banks & Other Liabilities
o   Trading Liabilities
o   Customer Liabilities
o   Short-Term Borrowings
o   Long-Term Borrowings
o   Shareholder's equity
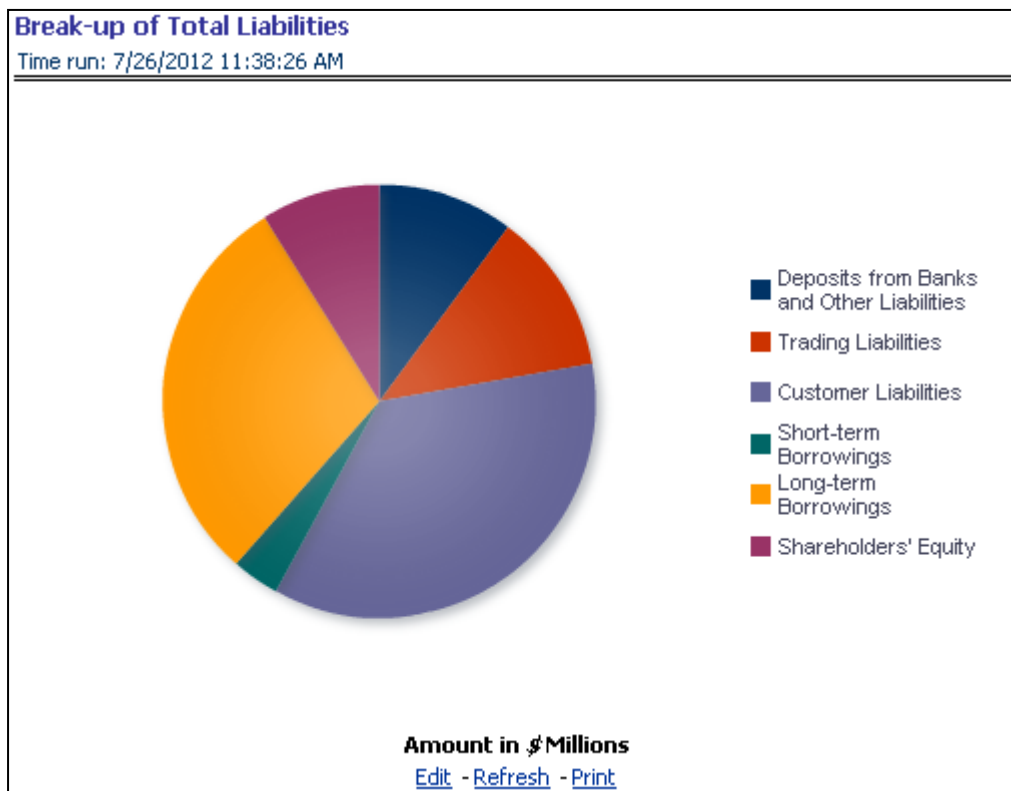
3.2.3 Break-up of Total Assets by Lines of Business

This pie chart, displays a breakup of the Bank's Total Assets by Lines of Business. This report facilitates the comparison between the outstanding balances (in $millions) of different Assets namely:

o   Investment Banking
o   Private Banking
o   Retail Banking
o   Wholesale Banking

3.2.4 Break-up of Total Liabilities by Lines of Business

This pie chart, displays a breakup of the Bank's Total Liabilities by Lines of Business. This report facilitates the comparison between the outstanding balances (in $millions) of different Liabilities namely:

o   Investment Banking
o   Private Banking
o   Retail Banking
o   Wholesale Banking

3.2.5 NIM Speedometer

This is Speedometer chart that displays the Bank's Net Interest Margin (NIM) by Lines of Business. This report facilitates the comparison between the NIM (%) of different Lines of Business namely:

o   Alternate Investments
o   Investment Banking
o   Private Banking
o   Retail Banking
o   Wholesale Banking

Color Codes:
RED – NIM of 0% to 1%
YELLOW – NIM of above1% to 2%
GREEN – NIM of above 2% to 34%

Note: These ranges can be set up as per the user's requirement
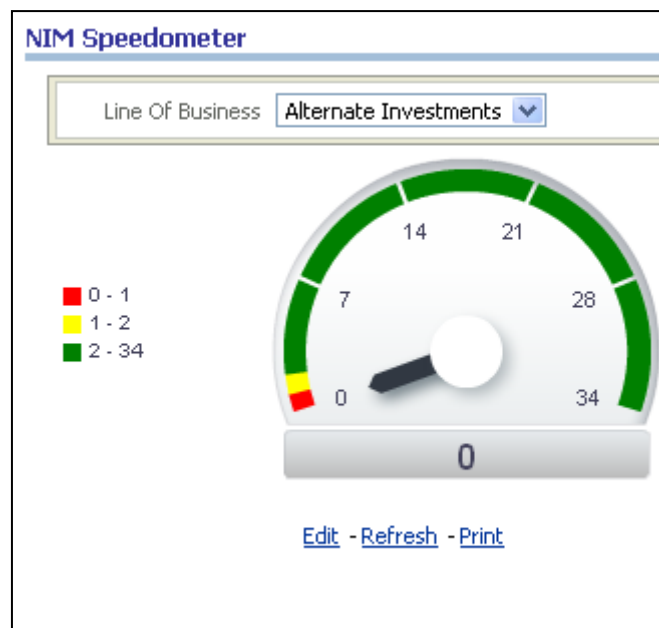
3.2.6 Capital Adequacy

This is a clustered bar diagram that compares the outstanding Capital balance (in $millions) between:
o   Regulatory Capital
o   Available Capital
o   Economic Capital

  X- Axis - Capital across the selected Time Period
  Y- Axis (Primary) - Capital (in $millions)

Capital Adequacy
Time run: 7/26/2012 11:38:26 AM

Amount in $ Millions
Edit - Refresh - Print
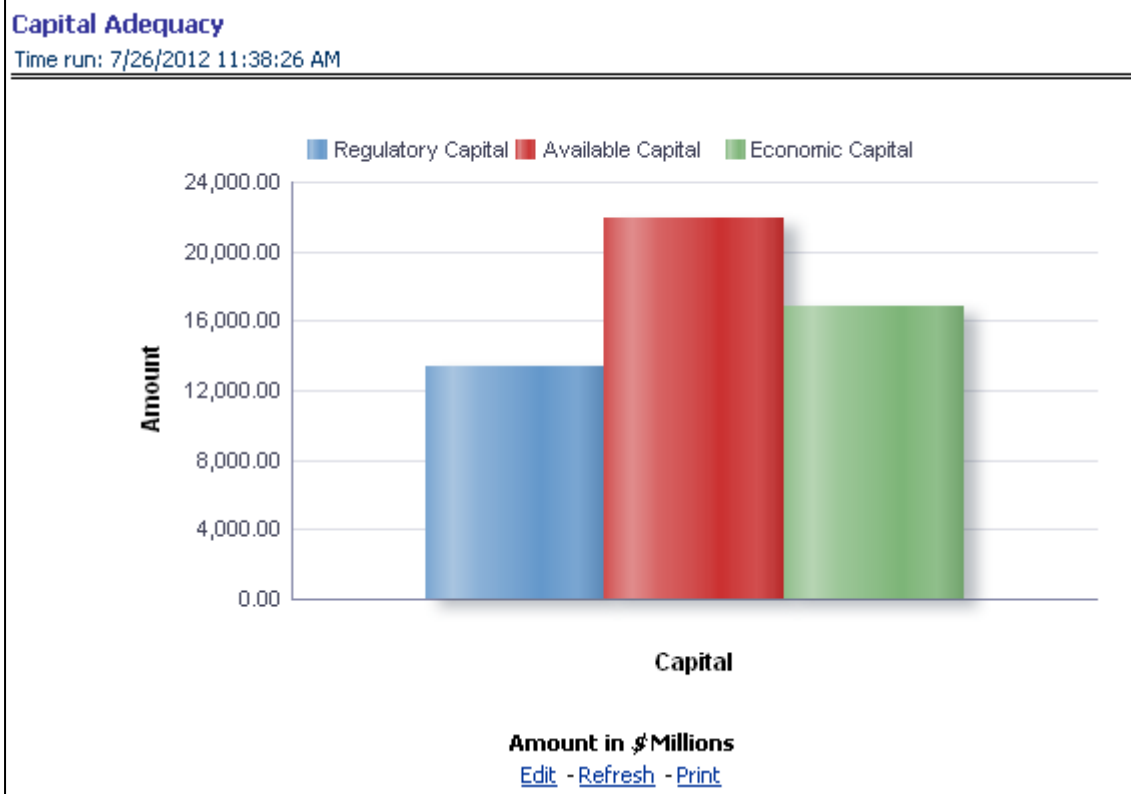
3.2.7 Key Ratios

This bar diagram displays ratios of a few Performance measures viz.

- o RAROC
- o Return on Total Assets
- o Return on Capital Employed
- o Tier 1 Capital Ratio
- o Total Capital Ratio

X- Axis - Display of the Performance measures
Y- Axis - Ratio in %
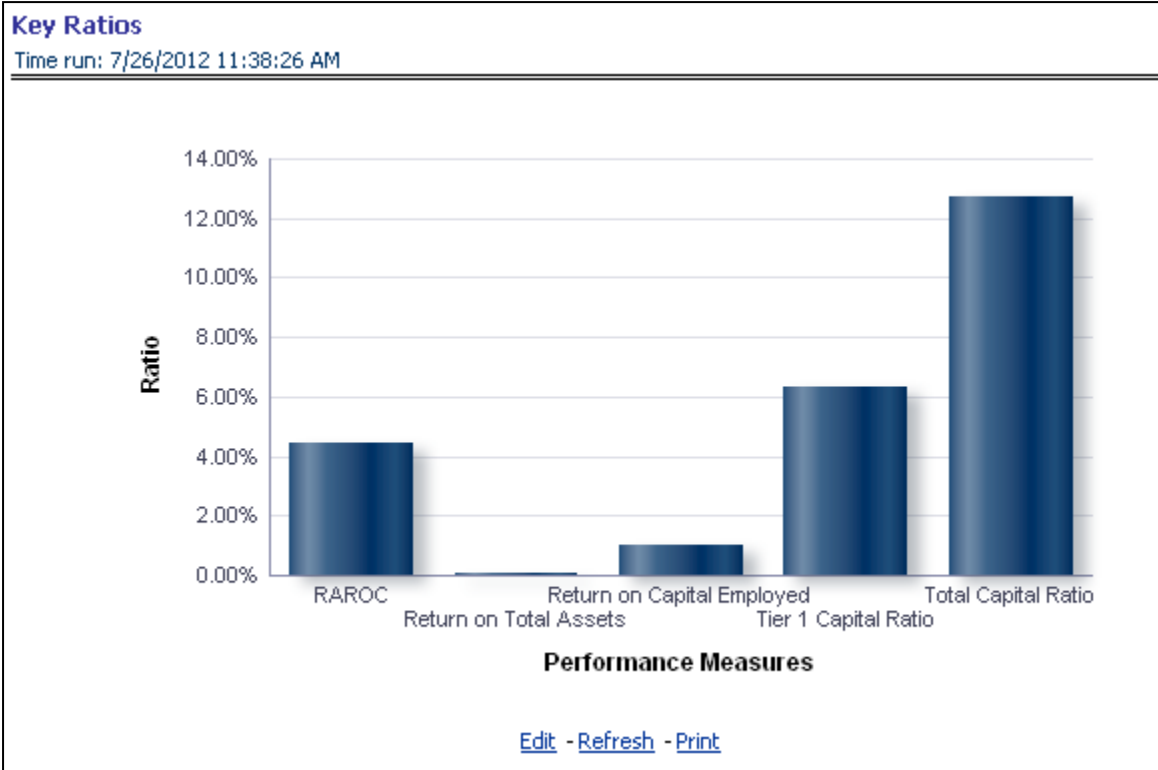
3.3 Key Reports

3.3.1 Loan and Security Categories to be included in the Loss Estimates

This tabular report displays the loss estimates on different assets displayed across time. The products are displayed in a hierarchical format with a drill down capability.

On clicking the Expand button, Individual products that are a part of the product hierarchy can be drilled down to the lowest the leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end values depending on the granularity of the data populated in the database.

Loan and Security Categories to be included in the Loss Estimates
Time run: 7/26/2012 11:52:46 AM

	⊞ 2010
	Loss Estimates
LOANS	
⊟ Investments	18102.78
Securities	18102.78
⊟ Loans & Advances	104596.15
Auto Loans	9959.78
Long Term Loans	1349.12
Medium Term Loans	45035.21
Other Advances	31332.51
Secured Loans	16919.54

Edit - Refresh - Print

3.3.2 Resources to Absorb Losses

This tabular report displays the Pre-Provision Net Revenue across time.

On clicking the Expand button, Individual accounting heads on the PPNR hierarchy can be drilled down to the lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Resources to Absorb Losses
Time run: 7/26/2012 11:54:42 AM

	⊞ 2010	⊞ 2011	⊞ 2012	Total
PRE-PROVISION NET REVENUE				
Net Interest Income	293.88	299.76	304.16	**897.80**
Non - Interest Income	118.70	121.07	122.85	**362.62**
Non - Interest Expense	547.94	558.90	567.12	**1,673.96**

Amount in $ Millions
Edit - Refresh - Print

	⊞ 2010	⊞ 2011	⊞ 2012	Total
(1) ALLL at the end of previous year	28.57	29.45	30.04	
(2) ALLL at the end of year	29.45	30.04	30.48	**89.97**
ALLL Resources: (1) - (2)	(0.88)	(0.59)	(0.44)	

Amount in $ Millions
Edit - Refresh - Print

3.3.3 Post-Scenario Tier 1 Capital

This tabular report displays the components of Tier I capital and Risk Weighted Assets displayed across time.

On clicking the Expand button, Individual components that are a part of the Post-Scenario Tier 1 Capital hierarchy can be drilled down to lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Post-Scenario Tier 1 Capital
Time run: 7/26/2012 11:56:07 AM

	⊞ 2010	⊞ 2011	⊞ 2012
Tier 1 Capital	10,365.19	10,572.49	10,727.97
Sum of Tier 1 Elements	1,219.68	1,244.08	1,262.37
Common Shareholders' Equity	9,145.50	9,328.41	9,465.60
Risk Weighted Assets	166,322.37	169,648.82	172,143.65

Amount in $ Millions
Edit - Refresh - Print

3.3.4 Credit Risk Variance Analysis

This table displays the selected Credit Risk measure across Basel Asset classes and the variance (as a %) between the Baseline & Stress values for these measures. These measures are displayed in a tabular form across time. The Credit Risk measures that can be chosen from a dropdown are:

- o Expected Loss
- o Unexpected Loss
- o Weighted Average LGD
- o Weighted Average PD

Color Codes:
RED - The variance (as a %) of stress values from baseline values is greater than 10%
ORANGE - The variance (as a %) of stress values from baseline values is greater than 5% and less than and equal to 10%
YELLOW - The variance (as a %) of stress values from baseline values is equal to 0% and less than and equal to 5%
GREEN - The variance (as a %) of stress values from baseline values is Negative i.e. has decreased

_____

NOTE: These ranges can be set as per the user's requirement

The font color of negative values is RED.

Credit Risk Variance Analysis across Basel Asset Class

Credit Risk Measure [Weighted Average Pt ▼]

[Apply] [Reset]

🟥 >10% Increase   🟧 5% - 10 % Increase   🟨 0% - 5% Increase   🟩 Decrease

Basel Asset Class	2010 Baseline	Stress	B/(W) - Stress %	Q3 2010 Baseline	Stress	B/(W) - Stress %	Aug 2010 Baseline	Stress	B/(W) - Stress %	8/31/2010 Baseline	Stress	B/(W) - Stress %	2011 Baseline	Stress	B/(W) - Stress %
Bank	13	19	52.02	13	19	52.02	13	19	52.02	13	19	52.02	7	5	(30.01)
Claims Secured by Residential Property		0			0			0			0			0	
Corporate Non SME Non SL	11	2	(81.50)	11	2	(81.50)	11	2	(81.50)	11	2	(81.50)	6	1	(76.65)
Corporate SME		52			52			52			52			4	
Other Assets	1	1	(8.78)	1	1	(8.78)	1	1	(8.78)	1	1	(8.78)	0	1	1,947.31
Other Retail Exposures		387			387			387			387			286	
Regulatory Retail Portfolios	22	0	(99.08)	22	0	(99.08)	22	0	(99.08)	22	0	(99.08)	13	0	(99.21)
Sovereign Exposure	10	10	(1.76)	10	10	(1.76)	10	10	(1.76)	10	10	(1.76)	5	0	(99.76)
Total	57	471	724.96	57	471	724.96	57	471	724.96	57	471	724.96	32	297	841.40

Amount in $ Millions

Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

On clicking a Basel Asset Class action link, a new table displaying Credit Risk Measures across the Basel Product Types under the selected Basel Asset class is displayed as illustrated below.

Credit Risk Variance Analysis across Basel Product Types

🟥 >10% Increase   🟧 5% - 10 % Increase   🟨 0% - 5% Increase   🟩 Decrease

Basel Product Type	2010 Baseline	Stress	B/(W) - Stress %	Q3 2010 Baseline	Stress	B/(W) - Stress %	Aug 2010 Baseline	Stress	B/(W) - Stress %	2011 Baseline	Stress	B/(W) - Stress %
Asset sale with recourse	2			2			2			1		
Credit Default Swap	1			1			1			1		
Debt Securities	1	1	131.80	1	1	131.80	1	1	131.80	0	1	5,851.76
First to default credit swaps	2			2			2			1		
Forward asset purchase	1			1			1			0		
Forwards	0			0			0			0		
Futures	0			0			0			0		
Line of Credit		0			0			0			0	
Loans	2	18	774.68	2	18	774.68	2	18	774.68	1	4	212.29
Nth to default swaps	1			1			1			0		
Second to default credit swaps	1			1			1			1		
Swaps	1			1			1			1		
Total Return Swap	1			1			1			1		
Transaction-related Contingencies												
Total	13	19	52.02	13	19	52.02	13	19	52.02	7	5	(30.01)

Amount in $ Millions

3.3.5 Credit Exposure Analysis

This table displays the Credit Risk exposure across Basel Asset classes and time and the variance (as a %) between the Baseline & Stress values across portfolios.

The type of exposure/measure can be chosen from a dropdown with choices viz.:
- o Allowance for Loan and Lease Losses
- o Net Loans and Advances

Color Codes:
GREEN - The variance (as a %) of stress values from baseline values greater than 10%
YELLOW - The variance (as a %) of stress values from baseline values is greater than 5% and less than and equal to 10%
ORANGE - The variance (as a %) of stress values from baseline values is equal to 0% and less than and equal to 5%

RED - The variance (as a %) of stress values from baseline values is Negative i.e. has decreased

NOTE: These ranges can be set as per the user's requirement

The font color of negative values is RED.

Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

On clicking a Basel Asset Class action link, a new table displaying Credit Exposures of the products under the Basel Asset class is displayed. For example, the below table is displayed on clicking the Basel Asset Class 'Corporate SME'.

3.3.6 Portfolio Analysis

This table displays Portfolio measures for Asset classes across time and the percentage change between their Baseline & Stress scenarios across portfolios.

The types of Portfolio measures that can be chosen from a dropdown are:
- o Portfolio Value
- o Value at Risk

Color Codes:
RED - The variance (as a %) of stress values from baseline values is greater than 10%
ORANGE - The variance (as a %) of stress values from baseline values is greater than 5% and less than and equal to 10%
YELLOW - The variance (as a %) of stress values from baseline values is equal to 0% and less than and equal to 5%
GREEN - The variance (as a %) of stress values from baseline values is Negative that is, has decreased

Note: These ranges can be set as per the user's requirement

The font color of negative values is RED.

Portfolio Analysis across Asset Classes
Time run: 7/26/2012 11:57:03 AM

Portfolio Measure
Net Loans and Advar ▾

Apply Reset ▾

| >10% Increase | 5% - 10 % Increase | 0% - 5% Increase | Decrease |

	2010			2011			2012			2013		
	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %
Asset Class												
Commodity	6.34	6.66	5.00	6.47	6.80	5.00	6.57	6.90	5.00	6.63	6.96	5.00
Currency	29.21	30.67	5.00	29.79	31.28	5.00	30.23	31.74	5.00	30.52	32.05	5.00
Equity	29.79	31.28	5.00	30.39	31.91	5.00	30.83	32.38	5.00	31.13	32.69	5.00
Rating - AAA	558.80	586.74	5.00	569.97	598.47	5.00	578.36	607.27	5.00	583.94	613.14	5.00
Total	624.14	655.35	5.00	636.63	668.46	5.00	645.99	678.29	5.00	652.23	684.84	5.00

Amount in $ Millions
Edit - Refresh - Print

On clicking a portfolio action link, a new table displaying values of the products under the portfolio is displayed. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Portfolio Analysis across Assets
Time run: 7/26/2012 12:09:52 PM

| >10% Increase | 5% - 10 % Increase | 0% - 5% Increase | Decrease |

	2010			2011			2012			2013		
	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %
Asset												
Brent crude	1.49	1.56	5.00	1.52	1.59	5.00	1.54	1.62	5.00	1.55	1.63	5.00
Cocoa	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00
Coffee	0.40	0.42	5.00	0.40	0.42	5.00	0.41	0.43	5.00	0.41	0.43	5.00
Copper	0.29	0.30	5.00	0.29	0.31	5.00	0.30	0.31	5.00	0.30	0.31	5.00
Corn	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00
Cotton	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00
Gold	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00
Palladium	0.79	0.83	5.00	0.81	0.85	5.00	0.82	0.86	5.00	0.83	0.87	5.00
Platinum	0.67	0.70	5.00	0.68	0.72	5.00	0.69	0.73	5.00	0.70	0.73	5.00
Silver	0.48	0.50	5.00	0.49	0.51	5.00	0.50	0.52	5.00	0.50	0.52	5.00
Soybeans	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00	0.00	0.00	5.00
Sugar	0.79	0.83	5.00	0.81	0.85	5.00	0.82	0.86	5.00	0.83	0.87	5.00
Wheat	1.43	1.51	5.00	1.46	1.54	5.00	1.49	1.56	5.00	1.50	1.57	5.00
Total	6.34	6.66	5.00	6.47	6.80	5.00	6.57	6.90	5.00	6.63	6.96	5.00

Amount in $ Millions
Edit - Refresh - Print

3.3.7 Delinquency Analysis

This consists of 2 reports:
   i.   Wholesale Delinquency Analysis
       This is a Table that displays wholesale delinquency across rating categories and time. The variance (as a %) between the Baseline & Stress results is also displayed.
   ii. Retail Delinquency Analysis
       This is a Table that displays retail delinquency across delinquency bands and time. The variance (as a %) between the Baseline & Stress results is also displayed.

These reports are displayed across 2 measures. The measures can be chosen from a dropdown with the following choices:
   o   Number of Customers
   o   % of Customers

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Color Codes:

RED - The variance (as a %) of stress values from baseline values is greater than 10%

ORANGE - The variance (as a %) of stress values from baseline values is greater than 5% and less than and equal to 10%

YELLOW - The variance (as a %) of stress values from baseline values is equal to 0% and less than and equal to 5%

GREEN - The variance (as a %) of stress values from baseline values is Negative i.e. has decreased

Note: These ranges can be set as per the user's requirement

The font color of negative values is RED.

The expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Wholesale Delinquency Analysis
Time run: 7/26/2012 12:16:03 PM

| >10% Increase | 5% - 10 % Increase | 0% - 5% Increase | Decrease |

Measure Number of Customers

Rating	2010 Baseline	2010 Stress	2010 B/(W) - Stress %	2011 Baseline	2011 Stress	2011 B/(W) - Stress %	2012 Baseline	2012 Stress	2012 B/(W) - Stress %	2013 Baseline	2013 Stress	2013 B/(W) - Stress %
AAA Equivalent	78,160	39,008	(50.09)	78,160	39,066	(50.02)	78,160	39,008	(50.09)	78,160	39,126	(49.94)
AA+ Equivalent	74,543	76,535	2.67	74,543	76,352	2.43	74,543	76,564	2.71	74,543	76,380	2.46
AA Equivalent	35,318	54,860	55.33	35,318	55,003	55.74	35,318	54,694	54.86	35,318	54,764	55.06
AA- Equivalent	0	17,618		0	17,600		0	17,755		0	17,751	
A+ Equivalent	27,026	13,456	(50.21)	27,026	13,505	(50.03)	27,026	13,493	(50.07)	27,026	13,537	(49.91)
A Equivalent	677	13,919	1,955.98	677	13,863	1,947.71	677	13,869	1,948.60	677	13,795	1,937.67
A- Equivalent	10,277	5,416	(47.30)	10,277	5,432	(47.14)	10,277	5,506	(46.42)	10,277	5,485	(46.63)
BBB+ Equivalent	15,363	12,849	(16.36)	15,363	12,930	(15.84)	15,363	12,766	(16.90)	15,363	12,810	(16.62)
BBB Equivalent	4,460	9,969	123.52	4,460	9,795	119.62	4,460	9,965	123.43	4,460	10,002	124.26
BBB- Equivalent	12,213	8,242	(32.51)	12,213	8,442	(30.88)	12,213	8,300	(32.04)	12,213	8,281	(32.20)
BB+ Equivalent	0	6,165		0	6,049		0	6,117		0	6,106	
BB Equivalent	5,104	2,561	(49.82)	5,104	2,527	(50.49)	5,104	2,564	(49.76)	5,104	2,523	(50.57)
BB- Equivalent	0	2,543		0	2,577		0	2,540		0	2,581	
Lower B- Equivalent	6,019	3,030	(49.66)	6,019	2,971	(50.64)	6,019	3,033	(49.61)	6,019	3,052	(49.29)
A-1 Equivalent	0	2,989		0	3,048		0	2,986		0	2,967	
Unrated	15,111	15,111	0.00	15,111	15,111	0.00	15,111	15,111	0.00	15,111	15,111	0.00
D Equivalent	6,893	6,893	0.00	6,893	6,893	0.00	6,893	6,893	0.00	6,893	6,893	0.00
Total	**291,164**	**291,164**	**0.00**	**291,164**	**291,164**	**0.00**	**291,164**	**291,164**	**0.00**	**291,164**	**291,164**	**0.00**

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Retail Delinquency Analysis
Time run: 7/26/2012 12:16:03 PM

Measure Number of Accounts

Delinquency Band	2010 Baseline	2010 Stress	2010 B/(W) - Stress %	2011 Baseline	2011 Stress	2011 B/(W) - Stress %	2012 Baseline	2012 Stress	2012 B/(W) - Stress %	2013 Baseline	2013 Stress	2013 B/(W) - Stress %
Active	39,487	19,774	(49.92)	39,487	19,803	(49.85)	39,487	19,755	(49.97)	39,487	19,771	(49.93)
0 to 30	2,037	20,718	917.08	2,037	20,708	916.59	2,037	20,725	917.43	2,037	20,722	917.28
30 to 60	2,466	2,272	(7.87)	2,466	2,229	(9.61)	2,466	2,275	(7.74)	2,466	2,271	(7.91)
60 to 90	5,941	4,221	(28.95)	5,941	4,192	(29.44)	5,941	4,241	(28.61)	5,941	4,153	(30.10)
90 to 120	3,600	4,723	31.19	3,600	4,787	32.97	3,600	4,788	33.00	3,600	4,818	33.83
120 to 150	3,574	3,614	1.12	3,574	3,619	1.26	3,574	3,556	(0.50)	3,574	3,579	0.14
150 to 180	0	1,783		0	1,767		0	1,765		0	1,791	
181 to 365	22,994	11,519	(49.90)	22,994	11,468	(50.13)	22,994	11,402	(50.41)	22,994	11,469	(50.12)
Above 365 days	43,830	55,305	26.18	43,830	55,356	26.30	43,830	55,422	26.45	43,830	55,355	26.29
Total	**123,929**	**123,929**	**0.00**	**123,929**	**123,929**	**0.00**	**123,929**	**123,929**	**0.00**	**123,929**	**123,929**	**0.00**

Edit - Refresh - Print

3.4   Balance Sheet

3.4.1   Balance Sheet Analysis

This table displays Assets and Liabilities across time and the percentage change between their Baseline & Stress scenarios.

Color Codes:

The font color of negative values is RED.

On clicking the Expand button, the General Ledger heads of the Balance sheet can be drilled down to lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

<div align="center">

Balance Sheet
Time run: 7/26/2012 2:57:03 PM

	⊞2010			⊞2011			⊞2012			⊞2013		
	Baseline	Stress	B/(W) Stress %	Baseline	Stress	B/(W) Stress %	Baseline	Stress	B/(W) Stress %	Baseline	Stress	B/(W) Stress %
⊟ Total Assets	588,300.45	558,885.43	(5.00)	600,066.46	570,063.14	(5.00)	608,890.97	578,446.42	(5.00)	614,773.97	584,035.28	(5.00)
⊞ Cash	11,765.45	11,177.18	(5.00)	12,000.76	11,400.72	(5.00)	12,177.24	11,568.38	(5.00)	12,294.90	11,680.15	(5.00)
⊞ Trading Assets	84,856.09	80,613.28	(5.00)	86,553.21	82,225.55	(5.00)	87,826.05	83,434.75	(5.00)	88,674.61	84,240.88	(5.00)
⊞ Loans & Advances to Customers	277,328.81	263,462.37	(5.00)	282,875.38	268,731.62	(5.00)	287,035.32	272,683.55	(5.00)	289,808.60	275,318.17	(5.00)
⊞ Investments	152,096.73	144,491.89	(5.00)	155,138.66	147,381.73	(5.00)	157,420.11	149,549.11	(5.00)	158,941.08	150,994.02	(5.00)
⊞ Fixed Assets	55,615.42	52,834.65	(5.00)	56,727.73	53,891.35	(5.00)	57,561.96	54,683.87	(5.00)	58,118.12	55,212.21	(5.00)
⊞ Other Assets	6,637.96	6,306.06	(5.00)	6,770.71	6,432.18	(5.00)	6,870.28	6,526.77	(5.00)	6,936.66	6,589.83	(5.00)
⊟ Total Liabilities & Shareholder's Equity	590,180.27	560,671.26	(5.00)	601,983.88	571,884.68	(5.00)	610,836.58	580,294.75	(5.00)	616,738.39	585,901.47	(5.00)
⊞ Total Liabilities	536,596.60	509,766.77	(5.00)	547,328.53	519,962.10	(5.00)	555,377.48	527,608.60	(5.00)	560,743.44	532,706.27	(5.00)
⊞ Allocated Capital	1,069.76	1,016.27	(5.00)	1,091.16	1,036.60	(5.00)	1,107.20	1,051.84	(5.00)	1,117.90	1,062.01	(5.00)
⊞ Shareholders' Equity	52,513.92	49,888.22	(5.00)	53,564.20	50,885.99	(5.00)	54,351.90	51,634.31	(5.00)	54,877.04	52,133.19	(5.00)

Amount in $Millions
Edit - Refresh - Print

</div>

3.5   Balance Sheet - Key Indicators

3.5.1   Total Assets

This clustered bar diagram displays the Total balance of Assets for Baseline and Stress scenarios, across time, and the percentage change between the two scenarios.

X- Axis - Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

Y- Axis (Secondary) - Percentage change (Better/Worse) between Baseline & Stress Scenario
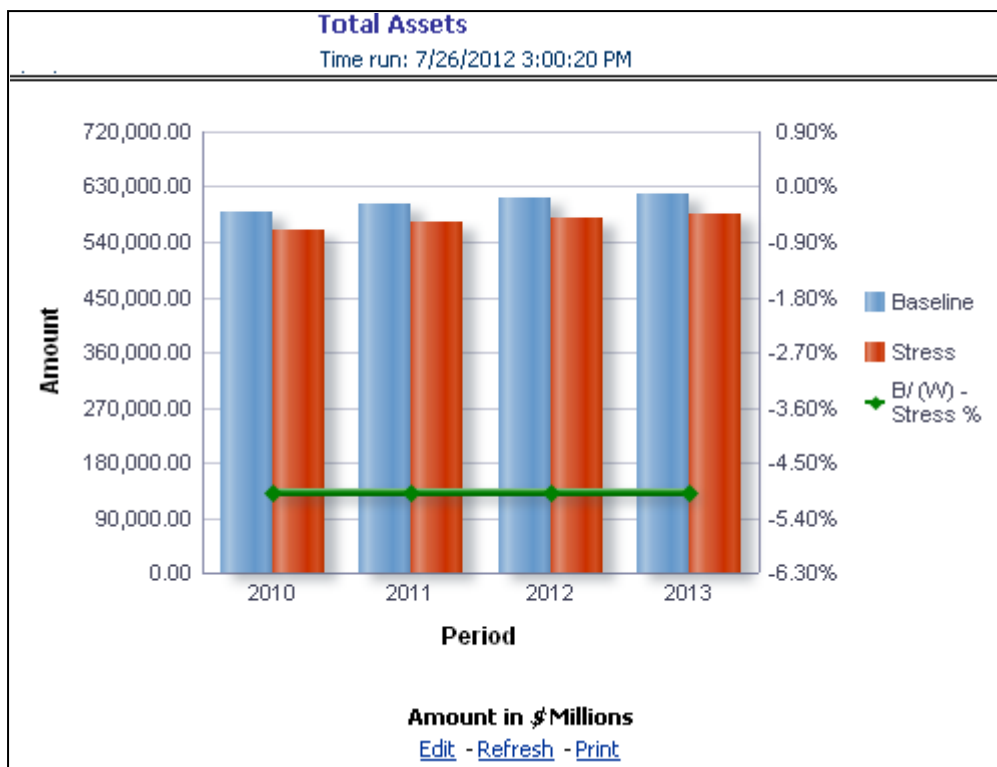
3.5.2 Total Liabilities

This clustered bar diagram displays the Total balance of Liabilities for Baseline and Stress scenarios, across time, and the percentage change between the scenarios.

X- Axis - Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

Y- Axis (Secondary) - Percentage change (Better/Worse) between Baseline & Stress Scenario

3.5.3 Total Customer Assets

This clustered bar diagram displays the Total balance of Customer Assets for Baseline and Stress scenarios, across time, and the percentage change between the scenarios.

X- Axis - Time Period

Y- Axis (Primary) - Outstanding balance (in $millions)

Y- Axis (Secondary) - Percentage change (Better/Worse) between Baseline & Stress Scenario

Total Customer Assets
Time run: 7/26/2012 3:00:20 PM

Amount in $ Millions
Edit - Refresh - Print
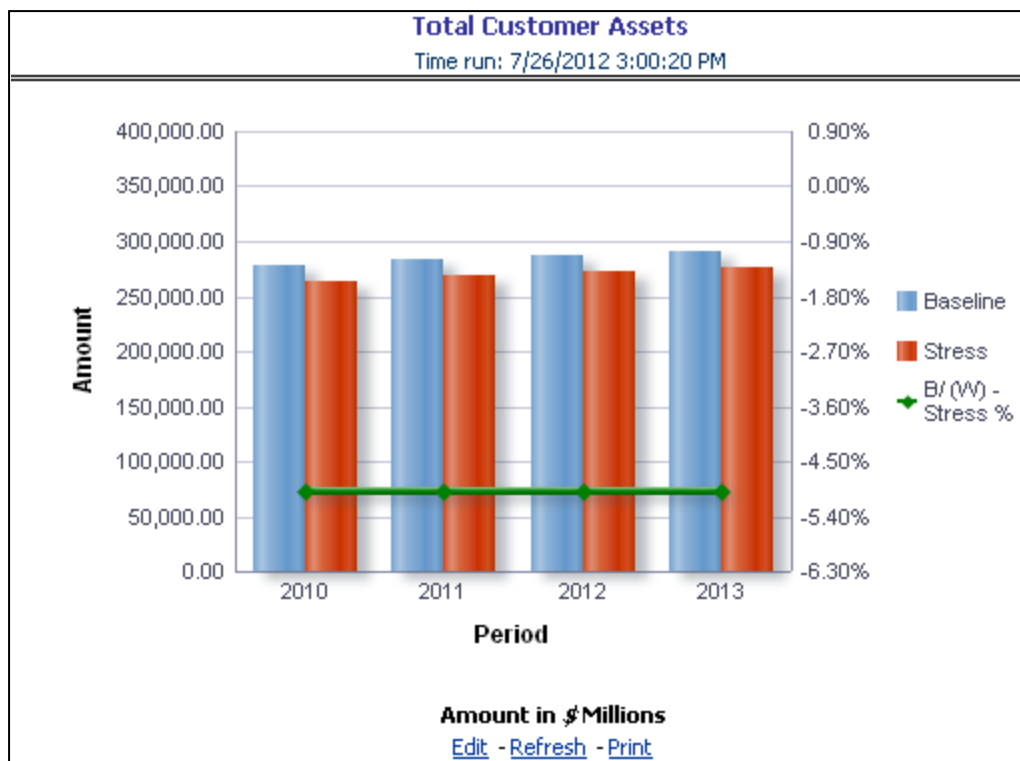
3.5.4 Total Customer Liabilities

This clustered bar diagram displays the Total balance of Customer Liabilities for Baseline and Stress scenarios, across time, and the percentage change between the scenarios.

X- Axis - Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

Y- Axis (Secondary) - Percentage change (Better/Worse) between Baseline & Stress Scenario
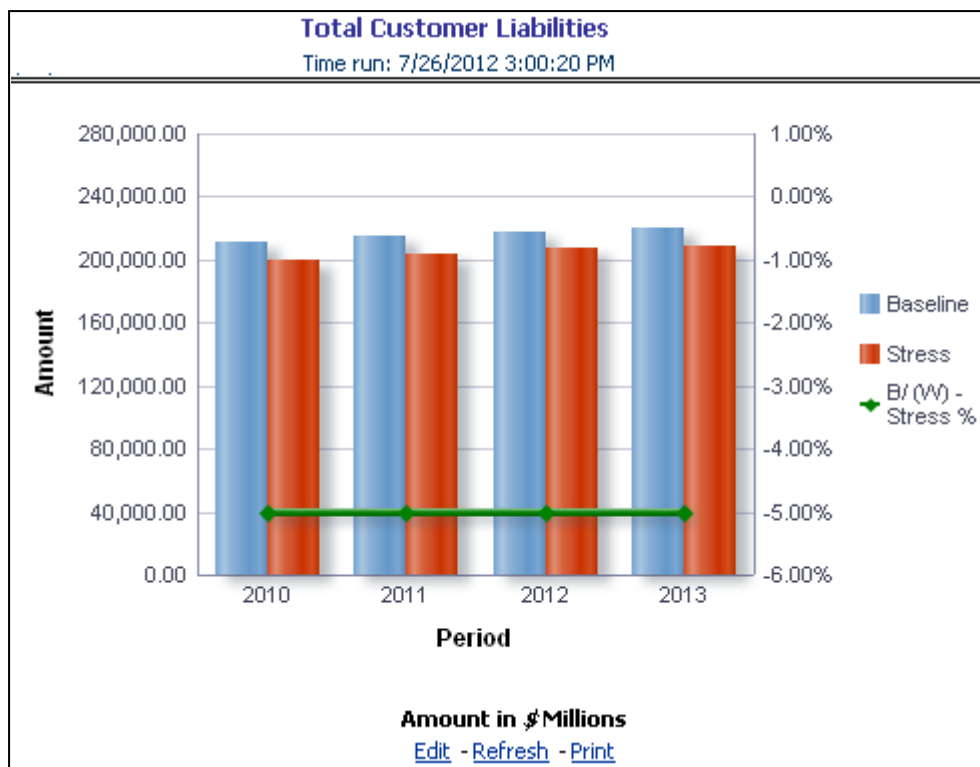
3.5.5 Key Balance Sheet Indicators across Scenarios

This clustered bar diagram displays the Total balance of Key balance sheet indicators (chosen from dropdown) for Baseline and multiple Stress scenarios, across time.

X- Axis - Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

3.6 Capital Analysis

3.6.1 Available Capital

This clustered bar diagram displays the yearly projections of the available Tier 1, Tier 2 and Tier 3 Capital for Baseline and Stress Scenarios along with the percentage change.

X- Axis - Capital across Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

Y- Axis (Secondary) - Percentage change (Better/Worse) between Baseline & Stress Scenario
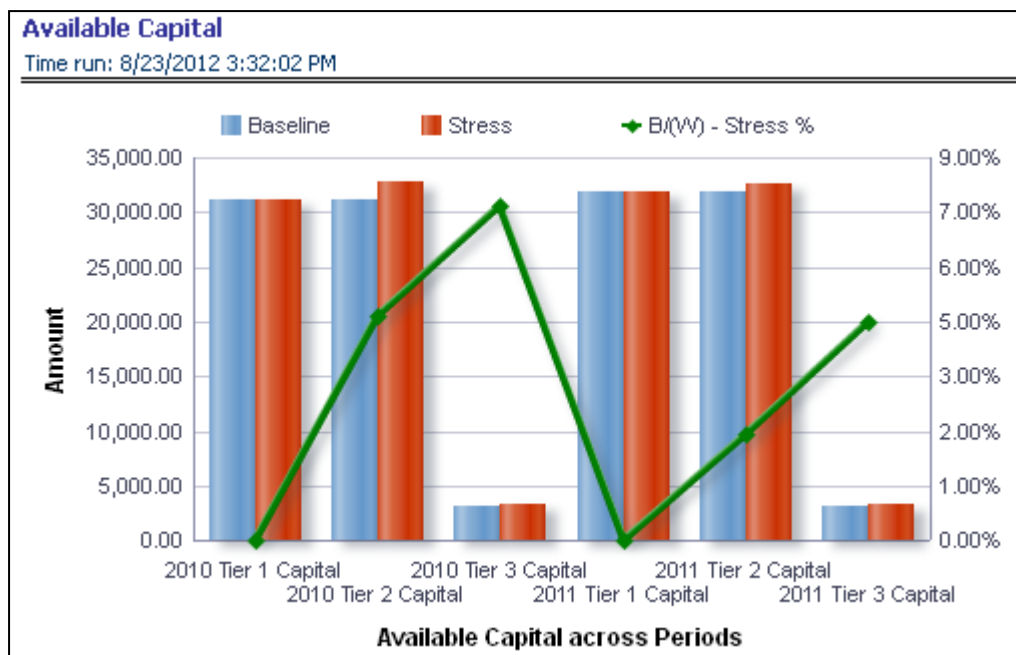
3.6.2 Required Capital

This clustered bar diagram displays the Total balance of Regulatory & Economic Capital for Baseline and Stress scenarios, across time.

Chart 1:

X- Axis - Capital across Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)

Chart 2:

X- Axis - Capital across Time Period in years

Y- Axis (Primary) - Percentage change (Better/Worse) between Baseline & Stress Scenario

Required Capital
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- Capital Calculation - BIS Standardised Approach
- Capital Calculation BIS Standardised Approach Stress

Required Capital across Periods

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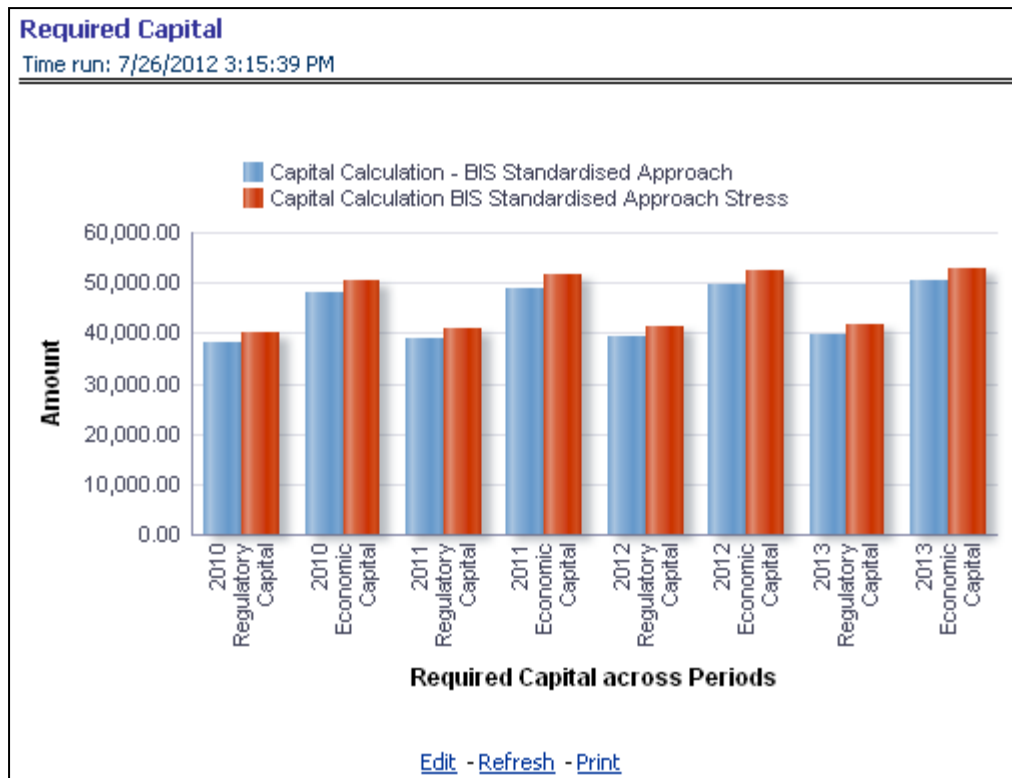
This graph shows the percentage change between the scenarios.

B/(W) Stress

Required Capital across Periods

Edit - Refresh - Print
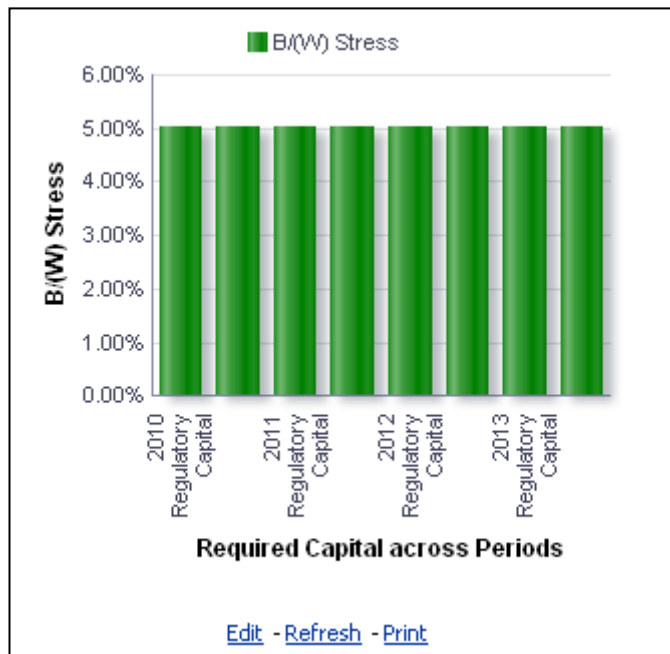
3.6.3 Capital Adequacy

This clustered bar diagram displays the Total balance of Regulatory, Total Available, Economic and Available Tier 1 Capital for Baseline and Stress scenarios, across time.

X- Axis - Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) - Outstanding balance (in $millions)
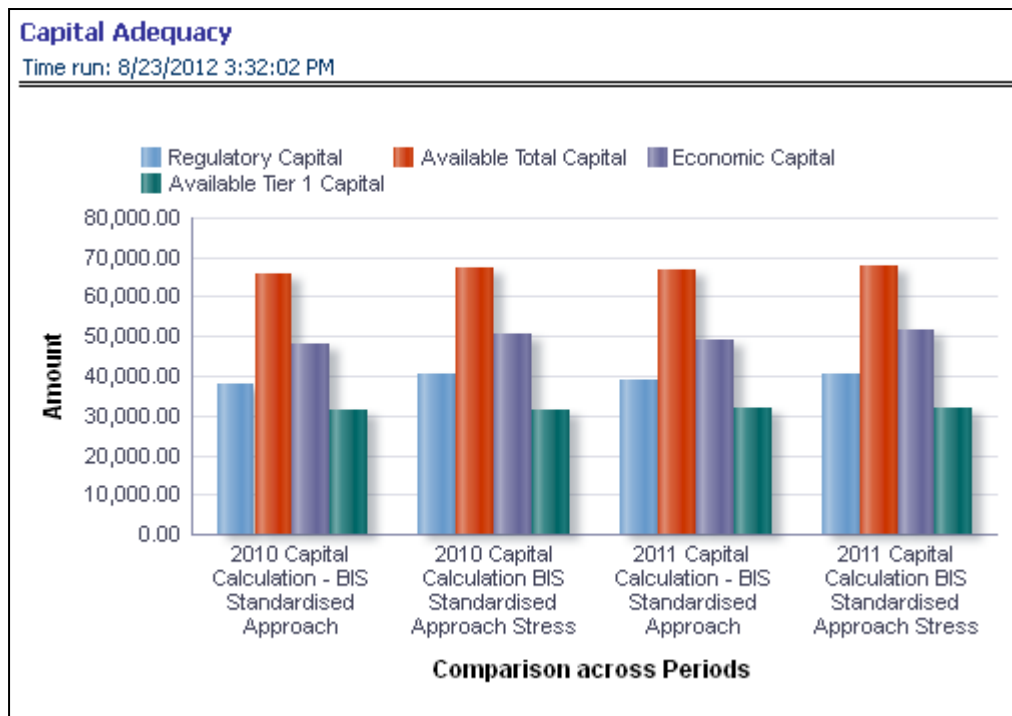
3.6.4 Capital Ratios

This clustered bar diagram displays the Total Capital ratio, Tier 1 Capital ratio and the Tier 1 Leverage ratio for Baseline and Stress scenarios, across time.

Chart 1:

X- Axis – Capital ratio and Tier 1 capital ratio for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Ratio (%)

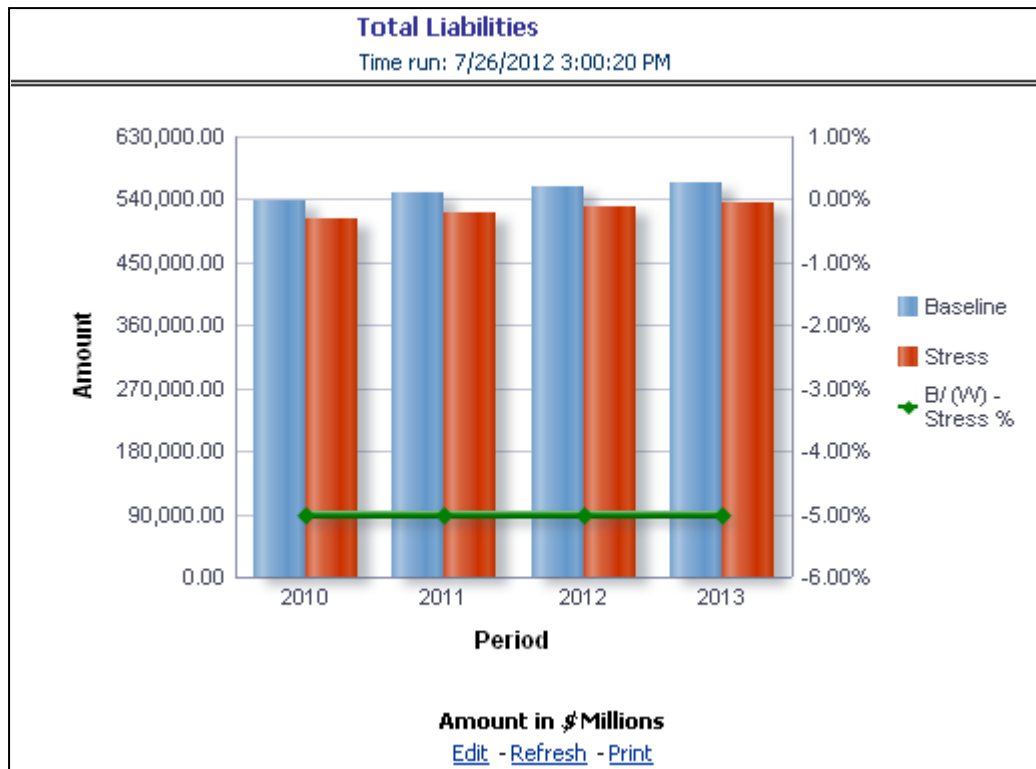Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

Chart 2:

X- Axis –Tier 1 Leverage ratio for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Ratio (%)

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
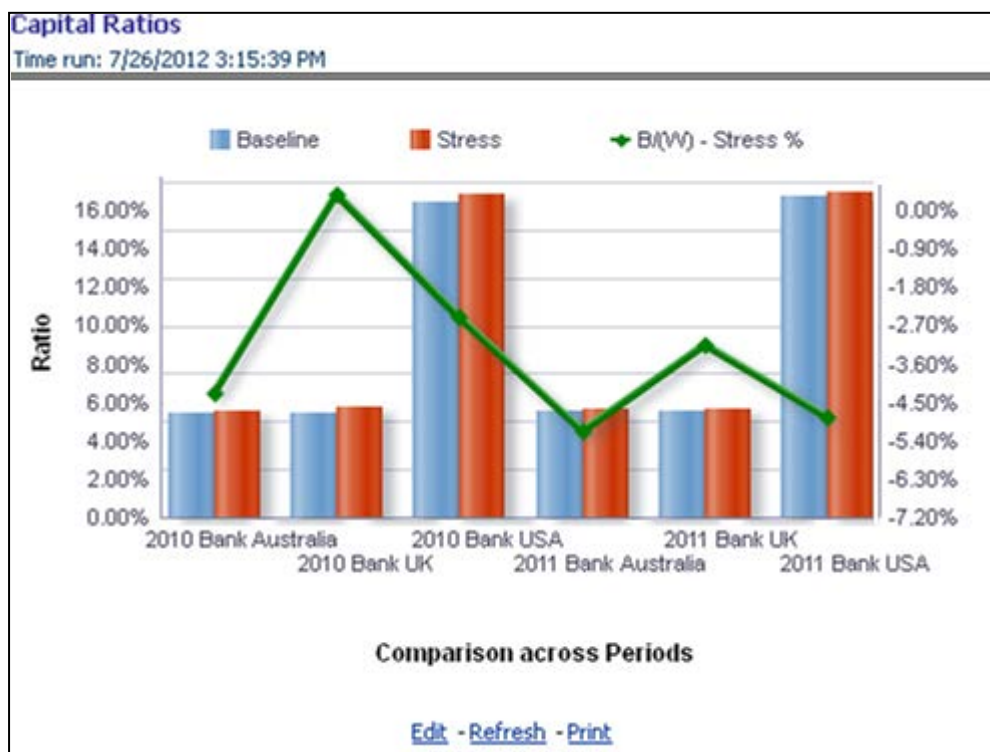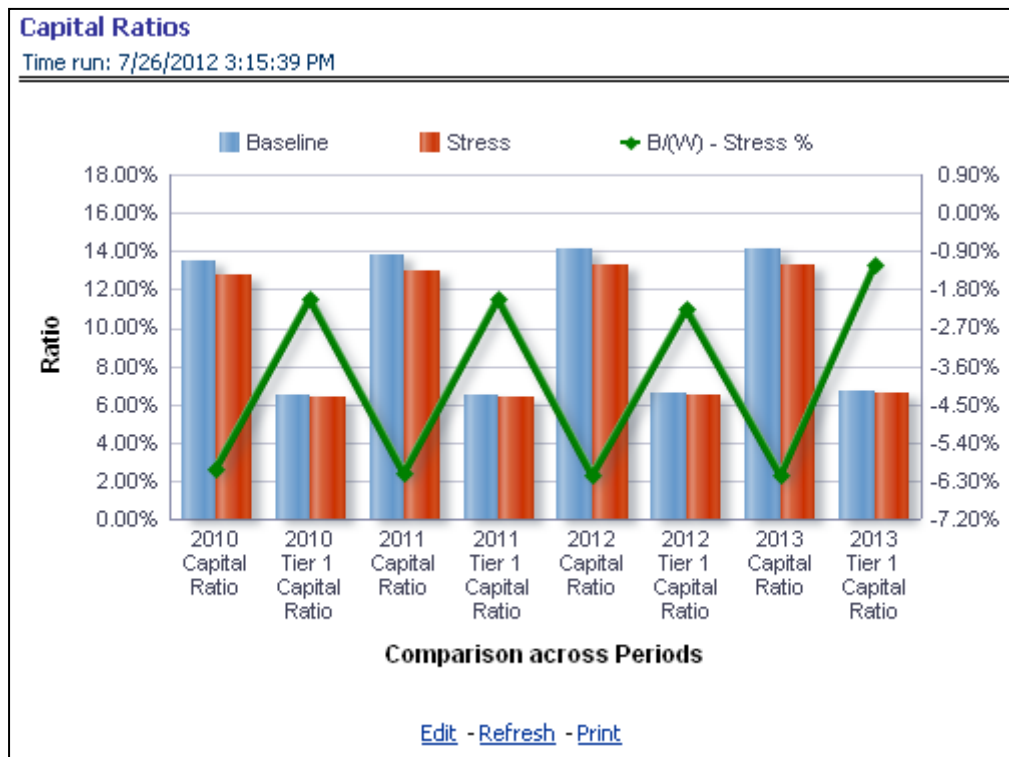
### 3.6.5 Capital Analysis across Legal Entities

This clustered bar diagram displays the capital type's viz. Available/Economic/Regulatory capital across legal Entities for Baseline and Stress scenarios, across time.

X- Axis – Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
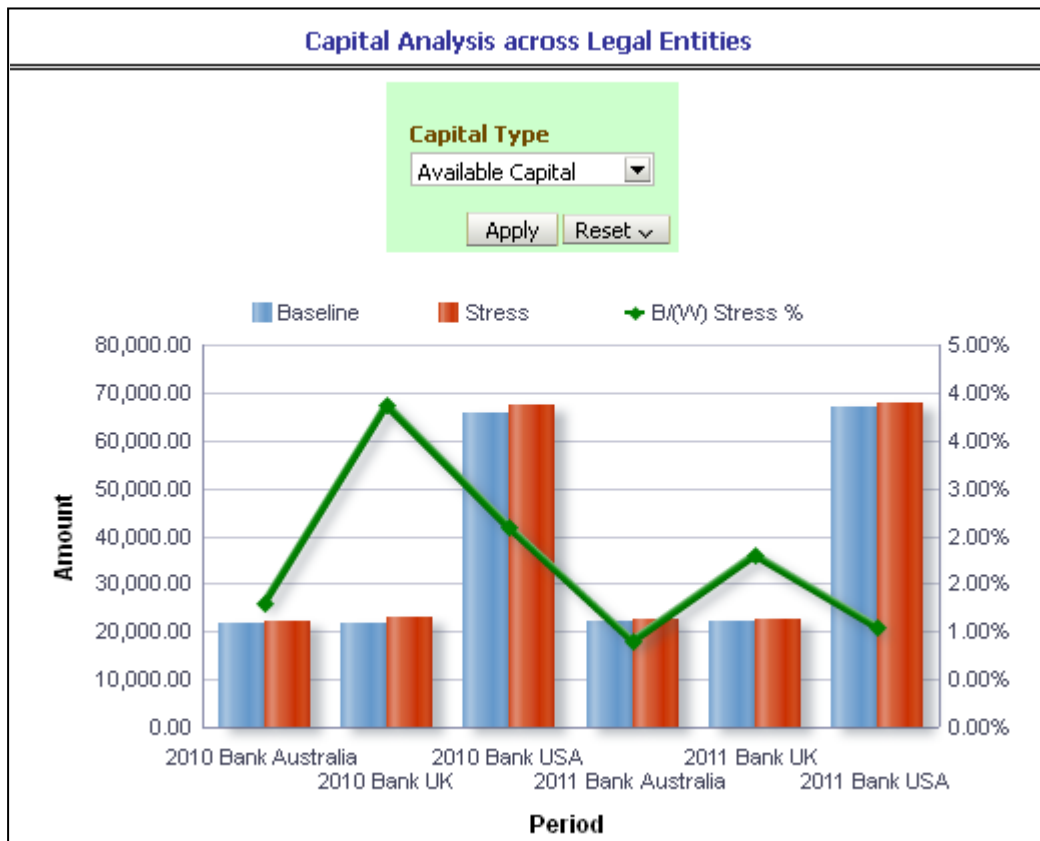
3.7   Capital Components
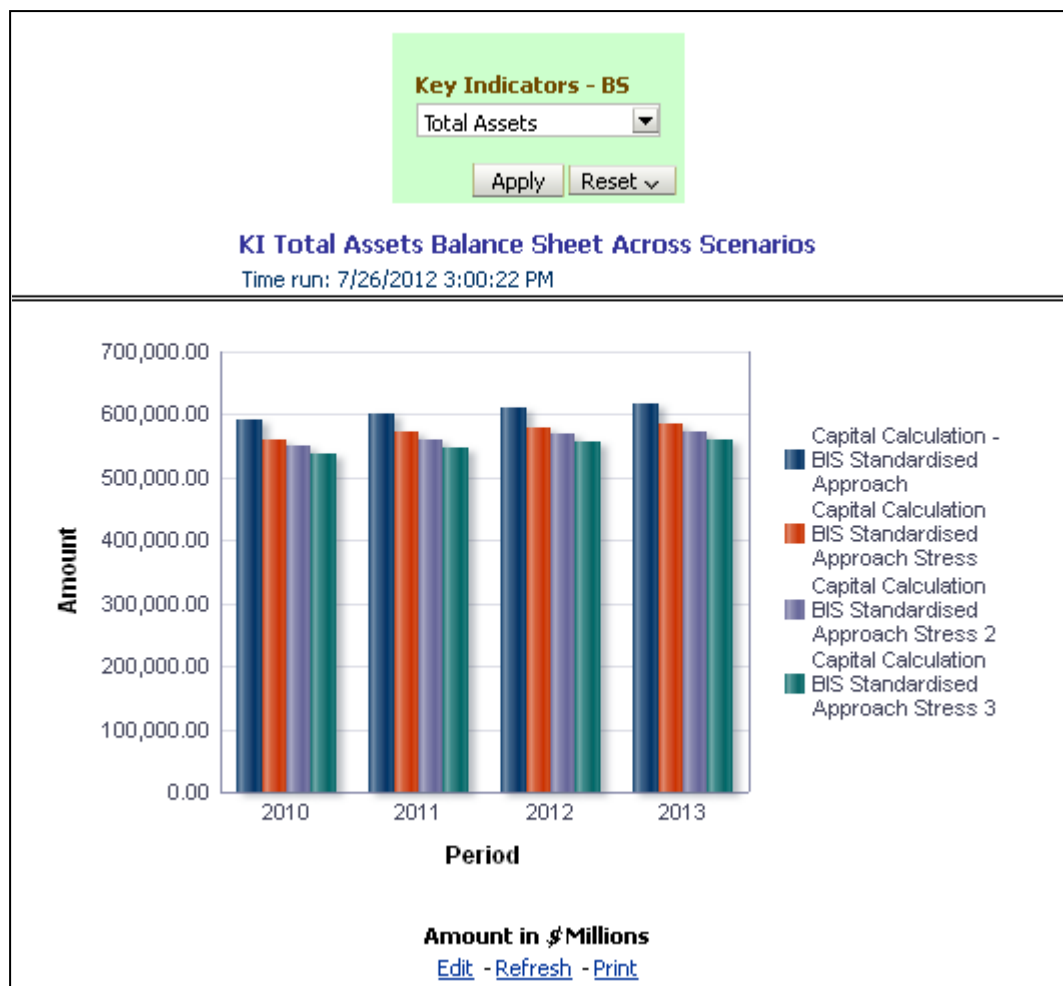
3.7.1   Break-up of Available Capital

This stacked bar diagram displays the Tier 1, Tier 2 and Tier 3 for Baseline and Stress scenarios, across time.

X - Axis – Stress scenarios across different Time Periods

Y – Axis – Capital Amount

Break-up of Available Capital
Time run: 8/23/2012 4:19:26 PM
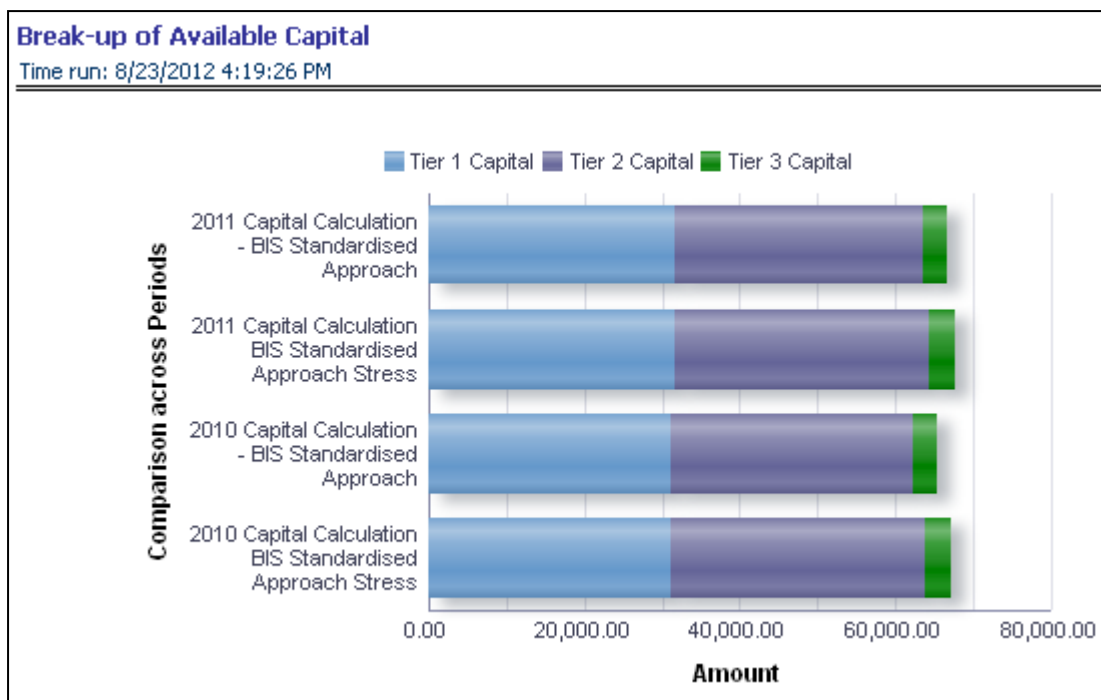
3.7.2 Break-up of Required Capital by Risk Categories

This stacked column diagram displays the Economic or Regulatory Capital (choose from the dropdown) for Credit, Market, Operational and Interest rate Risk on Banking Book for Baseline and Stress scenarios, across time.

X - Axis – Stress scenarios across different Time Periods

Y – Axis – Capital Amount
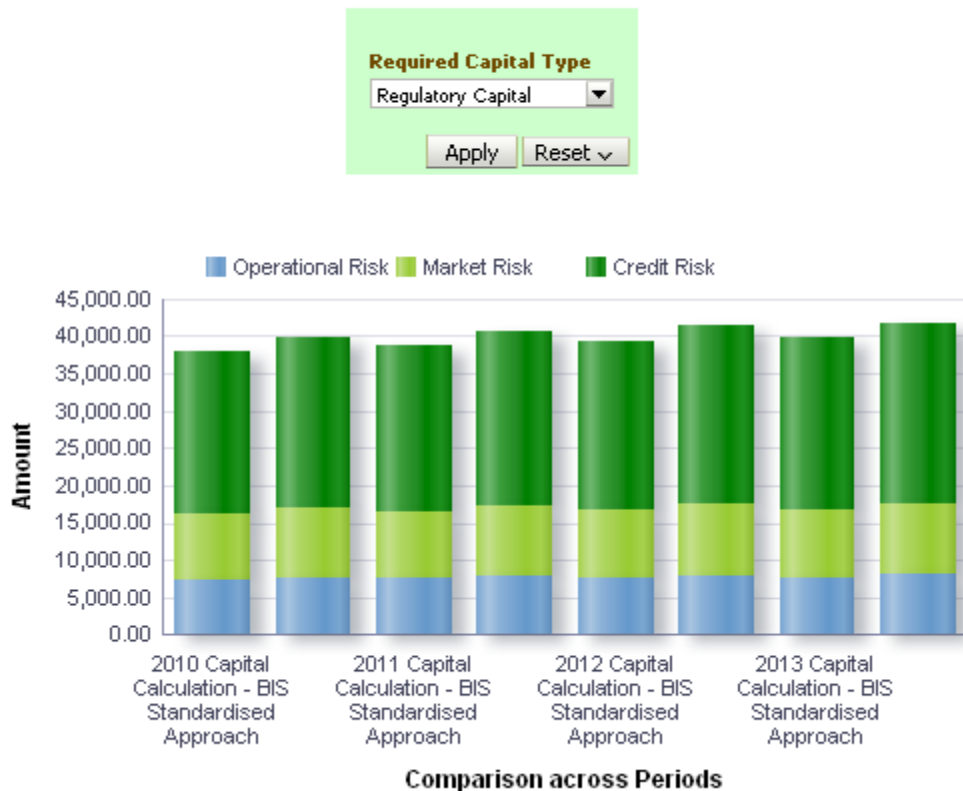
3.7.3 Credit Risk Capital Analysis

This clustered bar diagram displays the Credit Risk Capital for Baseline and Stress scenarios, across time.

The table displays the Credit Risk Capital amount for Baseline & Stress scenarios as well as the percentage difference between across time.

X- Axis – Credit Risk Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

The expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values for the baseline and stress scenarios along with the variance depending on the granularity of the data populated in the database.

Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0.0.0.0

Credit Risk Capital Analysis
Time run: 7/26/2012 3:26:54 PM

	⊞ 2010	⊞ 2011	⊞ 2012	⊞ 2013
Baseline	21958.56	22397.73	22727.11	22946.69
Stress	23056.48	23517.61	23863.46	24094.03
B/(W) - Stress %	5.00%	5.00%	5.00%	5.00%

Amount in $ Millions

Edit - Refresh - Print

Credit Risk Capital across Basel Asset Class
Time run: 7/26/2012 3:15:39 PM

Amount in $ Millions

Legal Entity – Bank UK

Base Run – Capital Calculation - BIS Standardised Approach

Stress Scenario – Capital Calculation BIS Standardised Approach Stress

Required Capital Type – Regulatory Capital

Time Period: 2012

3.7.4 Market Risk Capital Analysis

This clustered bar diagram displays the Market Risk Capital for Baseline and Stress scenarios, across time.

The table displays the Credit Risk Capital amount for Baseline & Stress scenarios as well as the percentage difference between across time.

X- Axis – Market Risk Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

The expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values for the baseline and stress scenarios along with the variance depending on the granularity of the data populated in the database.

Market Risk Capital by Asset Clas

Legal Entity –
Base Run – Baseline
Stress Scenario – Katrina Effect
Required Capital Type –
Time Period: 2009, 2010, 2011
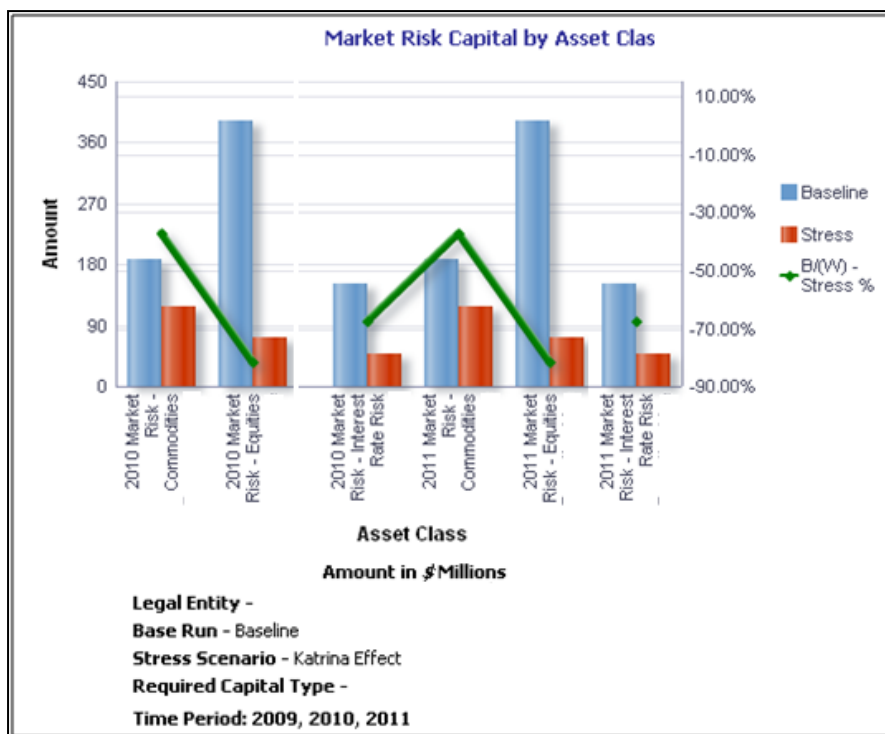
3.7.5 Operational Risk Capital Analysis

This clustered bar diagram displays the Operational Risk Capital for Baseline and Stress scenarios, across time.

The table displays the Credit Risk Capital amount for Baseline & Stress scenarios as well as the percentage difference between across time.

X- Axis – Operational Risk Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

The expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values for the baseline and stress scenarios along with the variance depending on the granularity of the data populated in the database.

Operational Risk Capital Analysis
Time run: 7/26/2012 3:53:28 PM

	2010	2011	2012	2013
Baseline	11,977.31	12,216.85	12,396.51	12,516.29
Stress	12,576.17	12,827.70	13,016.34	13,142.10
B/(W) - Stress %	5.00%	5.00%	5.00%	5.00%

Amount in $ Millions
Edit - Refresh - Print

Operational Risk Capital by Standard Line of Business

Legal Entity –
Base Run – Baseline
Stress Scenario – Katrina Effect   Amount in $ Millions
Required Capital Type –
Time Period: 2009, 2010, 2011

3.7.6 Interest Rate Risk on Banking Book Capital Analysis

This clustered bar diagram displays the Interest Rate Risk on Banking Book Capital for Baseline and Stress scenarios, across time.
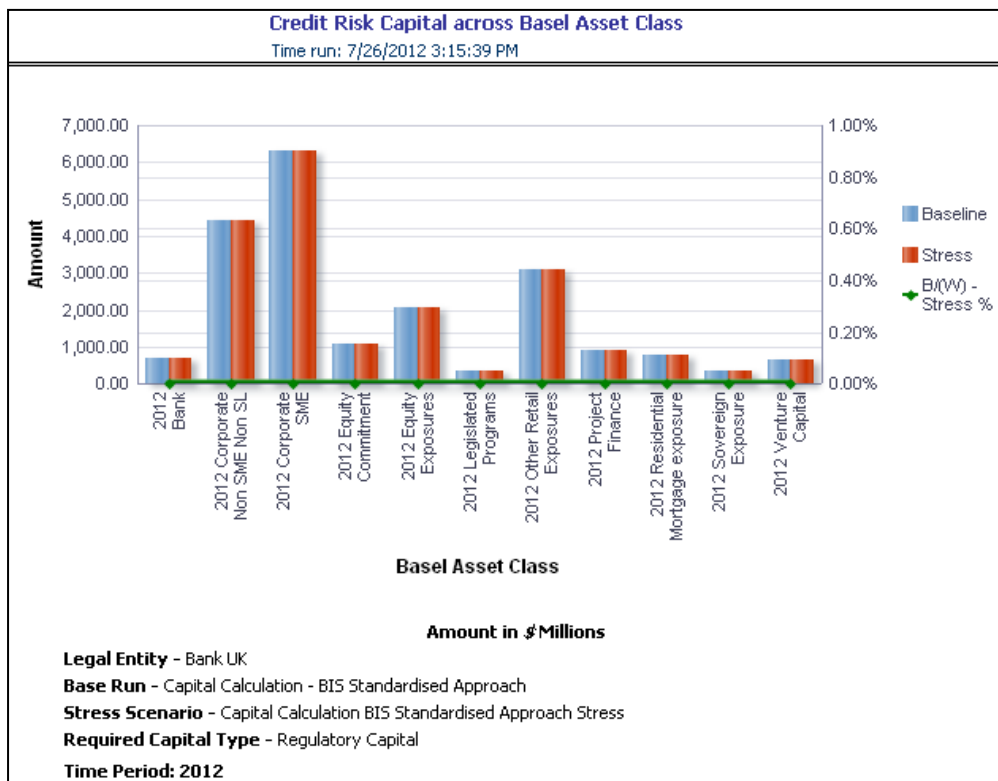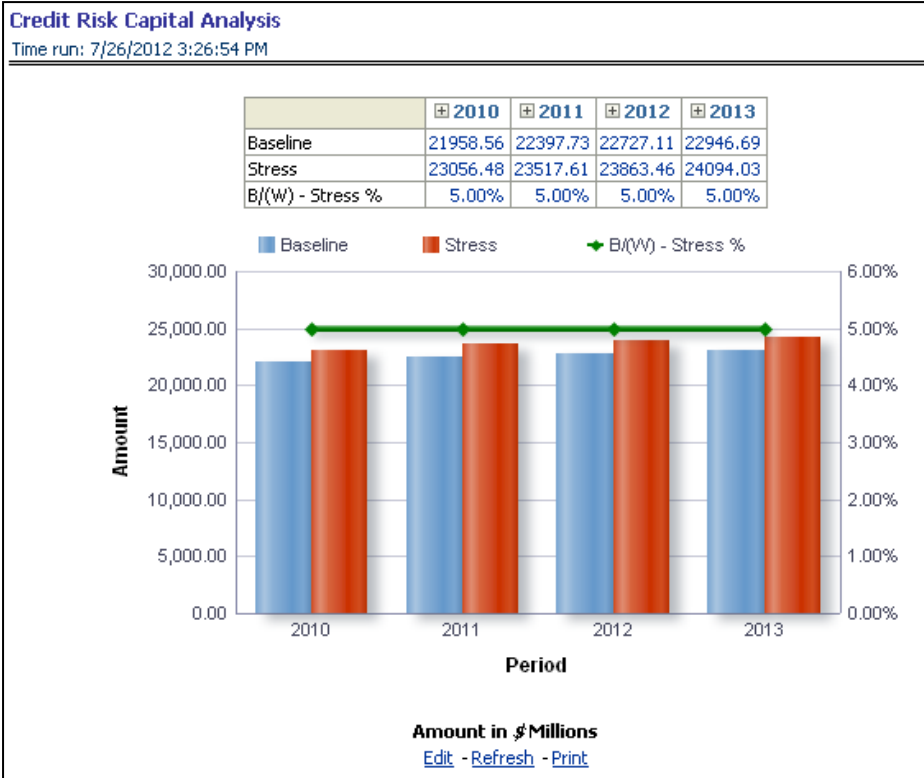
The table displays the Credit Risk Capital amount for Baseline & Stress scenarios as well as the percentage difference between across time.

X- Axis – Interest Rate Risk on Banking Book Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

The expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values for the baseline and stress scenarios along with the variance depending on the granularity of the data populated in the database.

Interest Rate Risk on Banking Book Capital Analysis
Time run: 7/26/2012 3:53:28 PM

	2010	2011	2012	2013
Baseline	11,977.31	12,216.85	12,396.51	12,516.29
Stress	12,576.17	12,827.70	13,016.34	13,142.10
B/(W) Stress %	5.00%	5.00%	5.00%	5.00%

Amount in $ Millions
Edit - Refresh - Print

Capital for Interest Rate Risk on Banking Book by Basel Asset Class

Legal Entity - Bank Inc
Base Run - Baseline
Stress Scenario - Katrina Effect
Required Capital Type - Regulatory Capital
Time Period: 2009, 2010, 2011

Amount in $ Millions

Capital for Interest Rate Risk on Banking Book by Basel Product Type

Legal Entity - Bank Inc
Base Run - Baseline
Stress Scenario - Katrina Effect
Required Capital Type - Regulatory Capital
Time Period: 2009, 2010, 2011

Amount in $ Millions
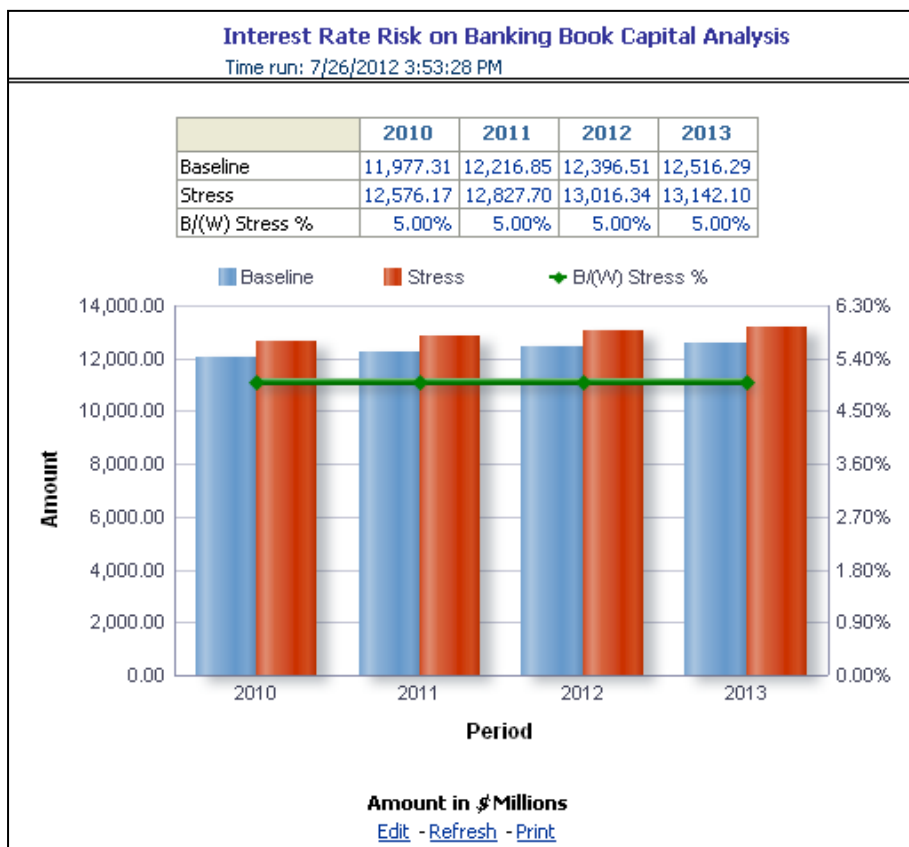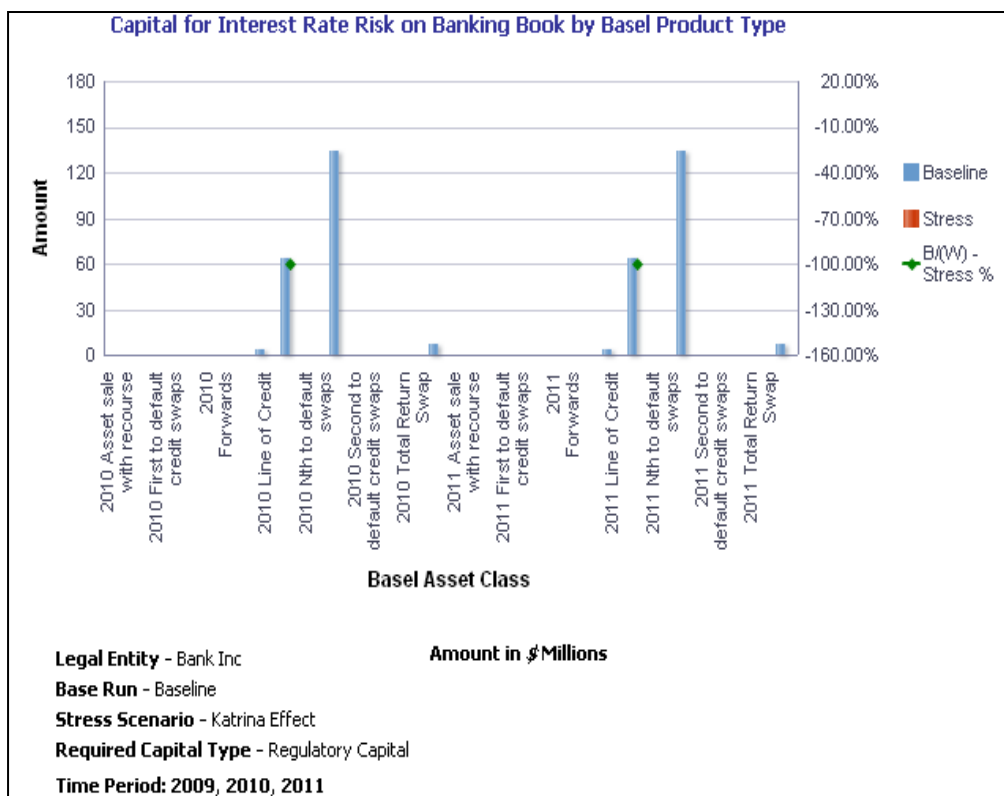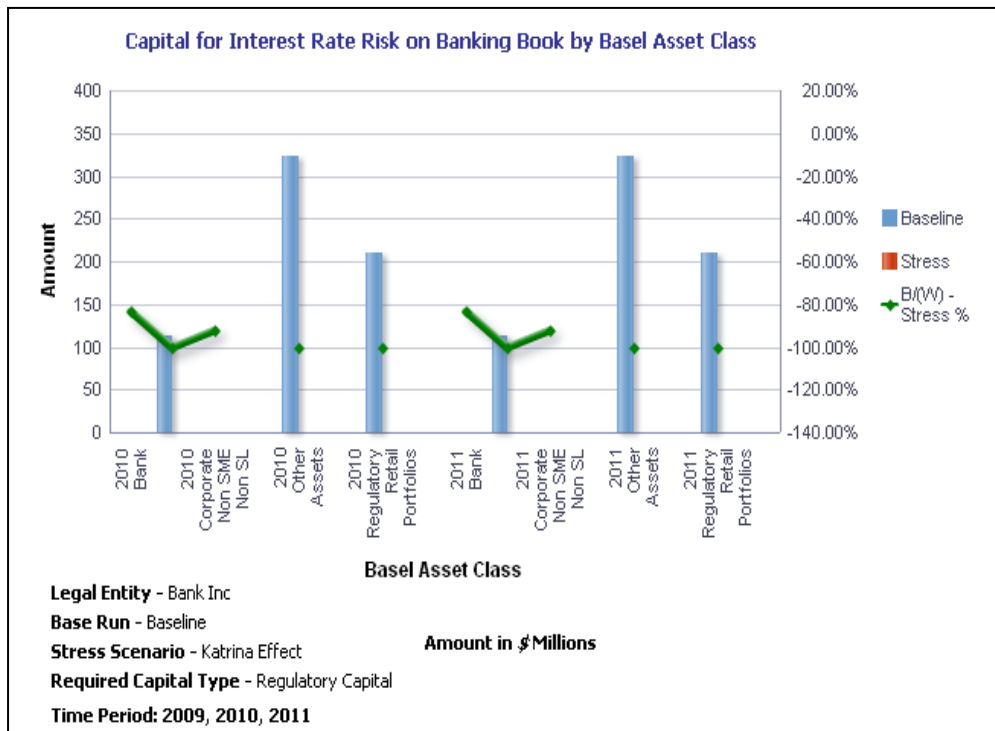
3.7.7 Capital Analysis across Scenarios

This clustered bar diagram displays the Credit, Market, Operational and Interest rate Risk on Banking Book (choose any one from the dropdown) for Baseline and Stress scenarios, across time.

X- Axis – Capital for different Stress scenarios across Time Period in years

Y- Axis (Primary) – Amount
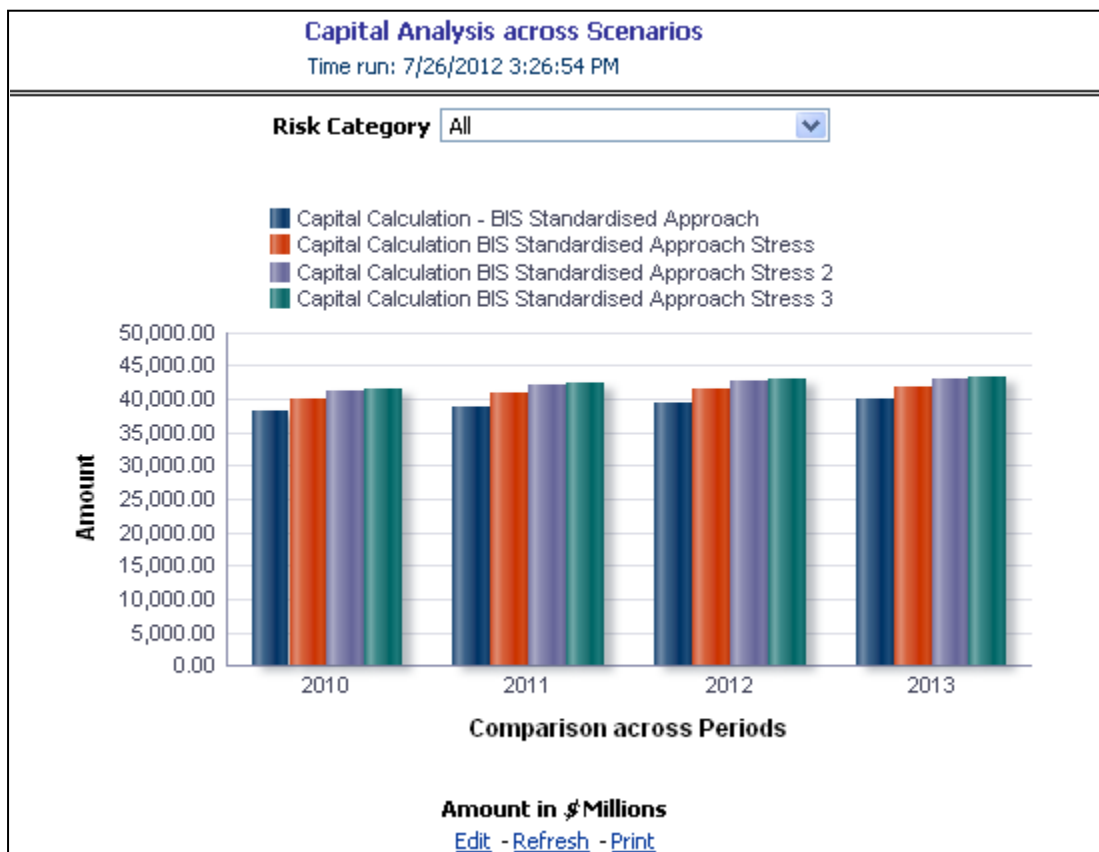
3.8 Income Statement

3.8.1 Income Statement Analysis

This table displays the Income statement across time and the percentage change between their Baseline & Stress scenarios across portfolios.

The Income amount is shown in the tabular form for Baseline and Stress Scenario as well as Percentage change (Better/Worse) between Baseline & Stress Scenario across Accounting heads.

As the Income & Expense account heads are displayed in a hierarchical order, drill-downs to the lowest leaf are possible.

Color Codes:

The font color of negative values is RED.

On clicking the Expand button, the General Ledger heads of the Income Statement can be drilled down to lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Income Statement
Time run: 7/26/2012 4:15:08 PM

	⊞ 2010			⊞ 2011			⊞ 2012		
	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %	Baseline	Stress	B/(W) - Stress %
⊟ Net Income Before Taxes	696.13	505.36	(27.40)	710.06	515.47	(27.40)	720.50	523.05	(27.40)
⊟ Operating Income before Taxes	1,530.50	1,381.45	(9.74)	1,561.11	1,409.08	(9.74)	1,584.07	1,429.80	(9.74)
⊟ Total Revenue, Net of Interest Expense	1,217.73	1,057.89	(13.13)	1,242.08	1,079.05	(13.13)	1,260.35	1,094.91	(13.13)
⊞ Net Interest Revenue	907.17	753.54	(16.94)	925.31	768.61	(16.94)	938.92	779.91	(16.94)
⊞ Non-Interest Revenue	310.56	304.35	(2.00)	316.77	310.44	(2.00)	321.43	315.00	(2.00)
⊟ Provisions for Credit Losses including Net Credit Losses	1,061.41	1,081.42	1.88	1,082.64	1,103.04	1.88	1,098.56	1,119.27	1.88
Credit Losses	560.97	589.02	5.00	572.19	600.80	5.00	580.60	609.63	5.00
Recoveries of amounts previously written-off	472.40	462.95	(2.00)	481.84	472.21	(2.00)	488.93	479.15	(2.00)
Allowance for Loan Loss Reserve (ALLL)	28.05	29.45	5.00	28.61	30.04	5.00	29.03	30.48	5.00
⊞ Operating Expenses	1,374.19	1,404.98	2.24	1,401.67	1,433.08	2.24	1,422.28	1,454.15	2.24
Unexpected Losses	834.37	876.09	5.00	851.06	893.61	5.00	863.57	906.75	5.00

Amount in $ Millions
Edit - Refresh - Print

3.9 Income Statement - Key Indicators

3.9.1 Commission

This clustered bar diagram displays the Commission earned by the Bank for Baseline & Stress scenarios, across time.
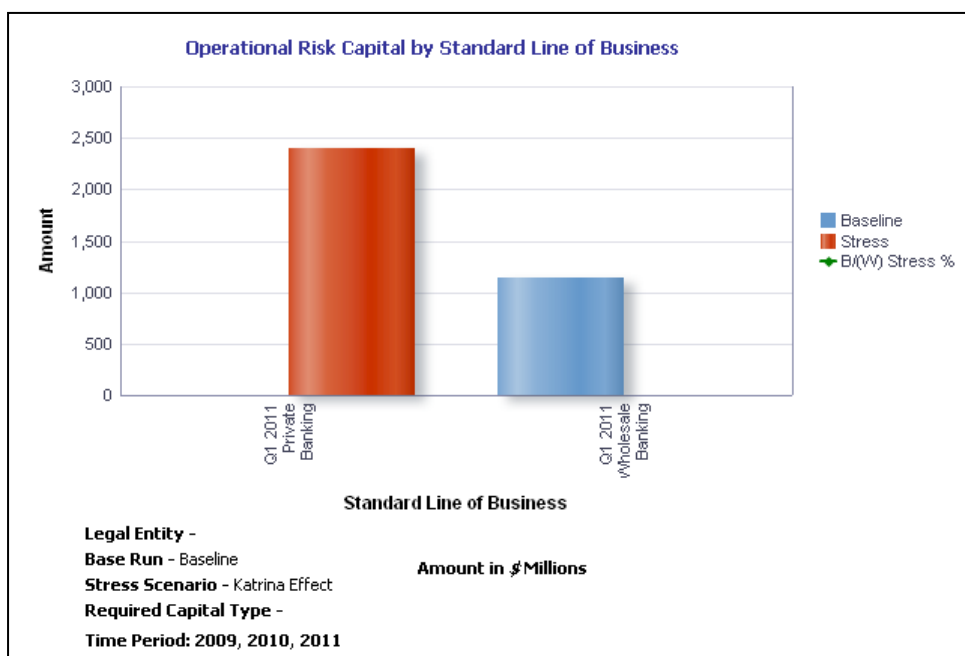
X- Axis – Commission earned scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

Commission
Time run: 7/26/2012 4:17:16 PM

Amount in $ Millions
Edit - Refresh - Print
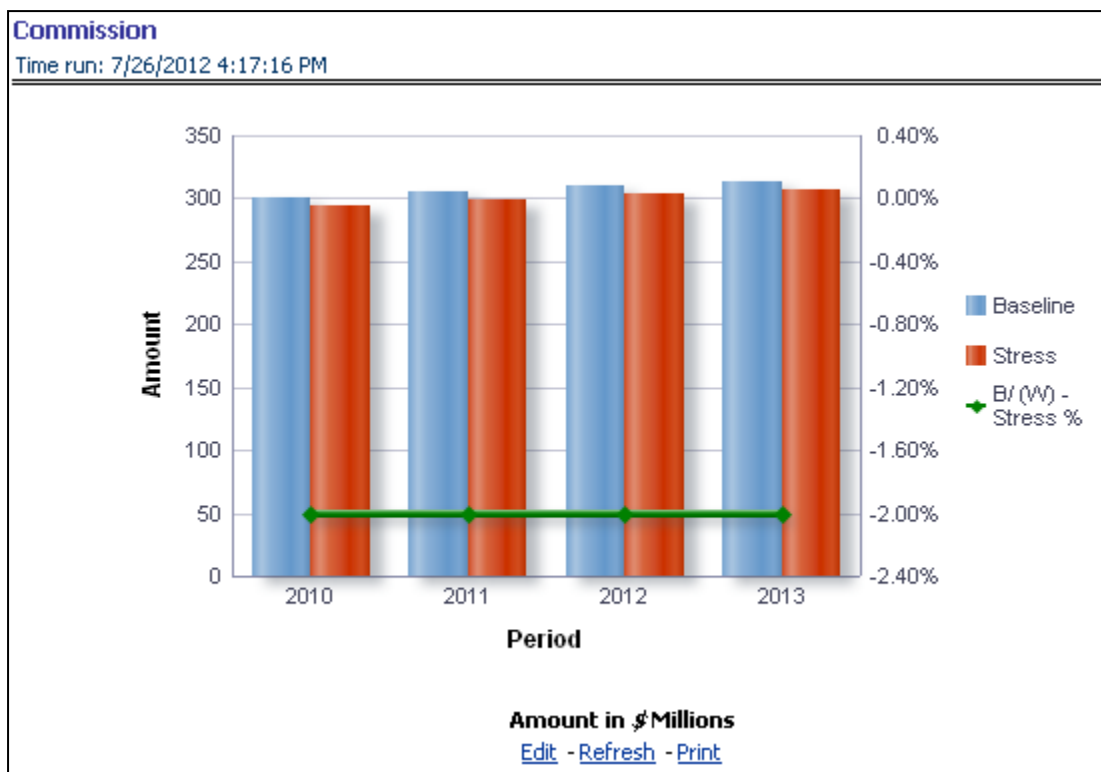
3.9.2 Net Interest Income

This clustered bar diagram displays the Net Interest Income earned by the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Interest Income scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
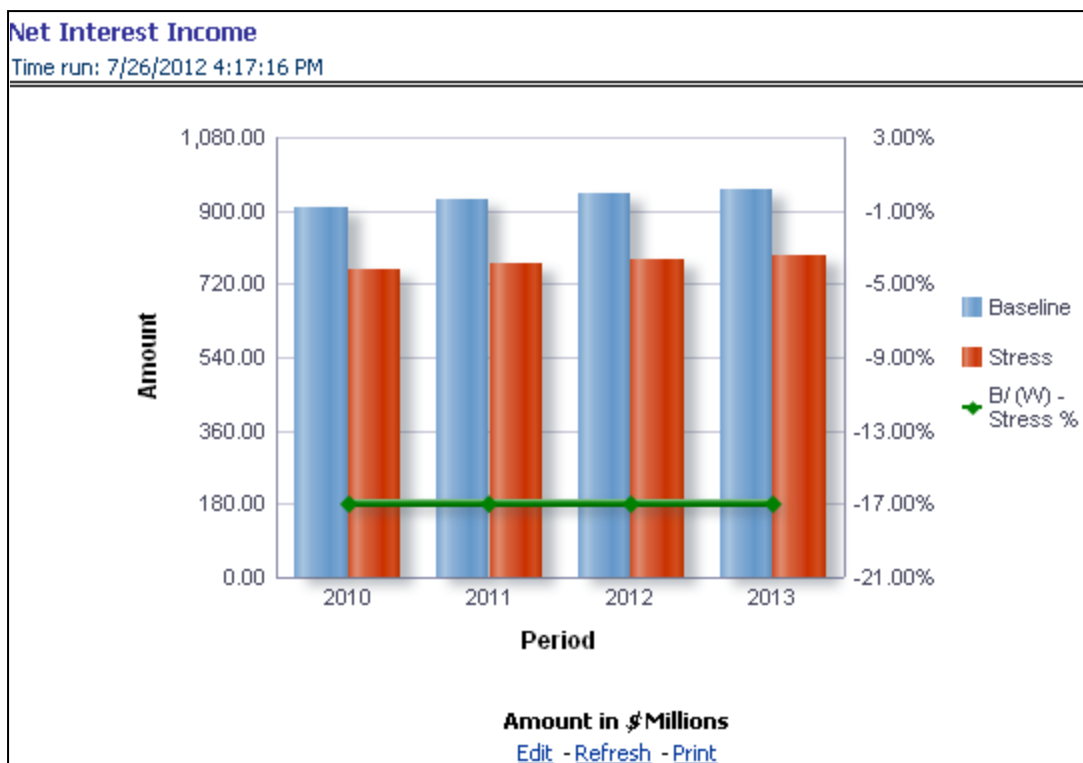
3.9.3 Fees

This clustered bar diagram displays the Fee Income earned by the Bank for Baseline & Stress scenarios, across time.

X- Axis – Fee Income scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

Fees
Time run: 7/26/2012 4:17:16 PM

Amount in $ Millions
Edit - Refresh - Print
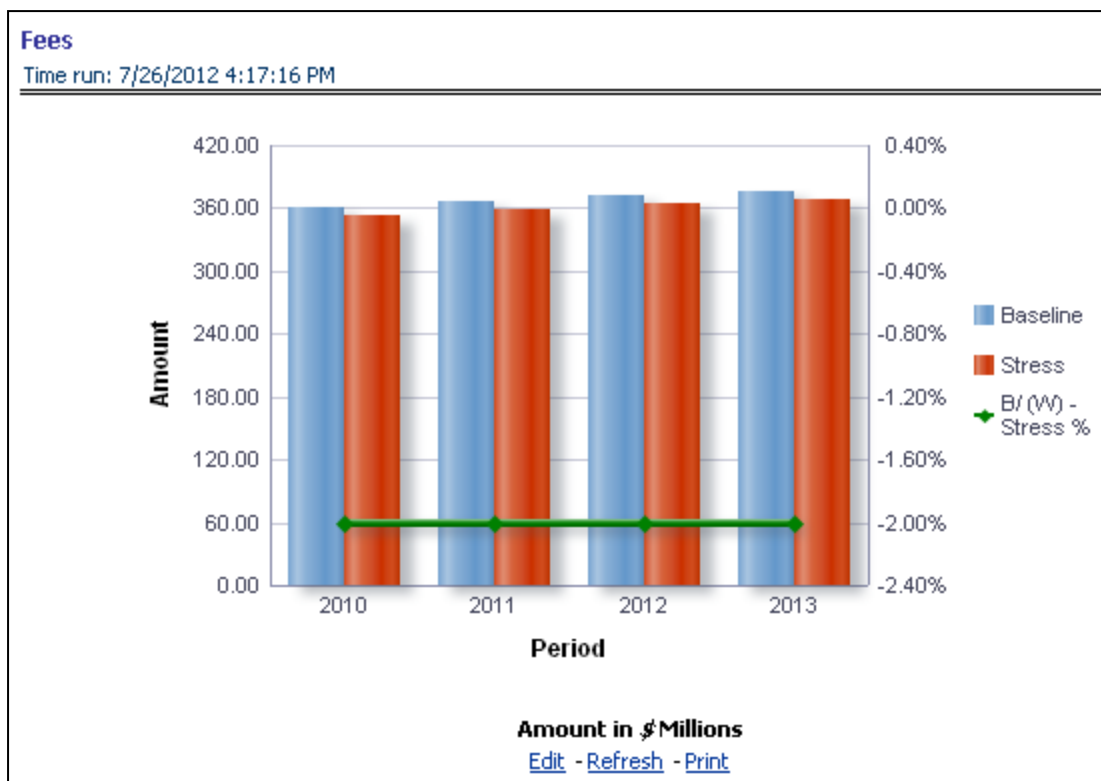
3.9.4 Net Credit Loss

This clustered bar diagram that displays the Net Credit Loss of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Credit Loss scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
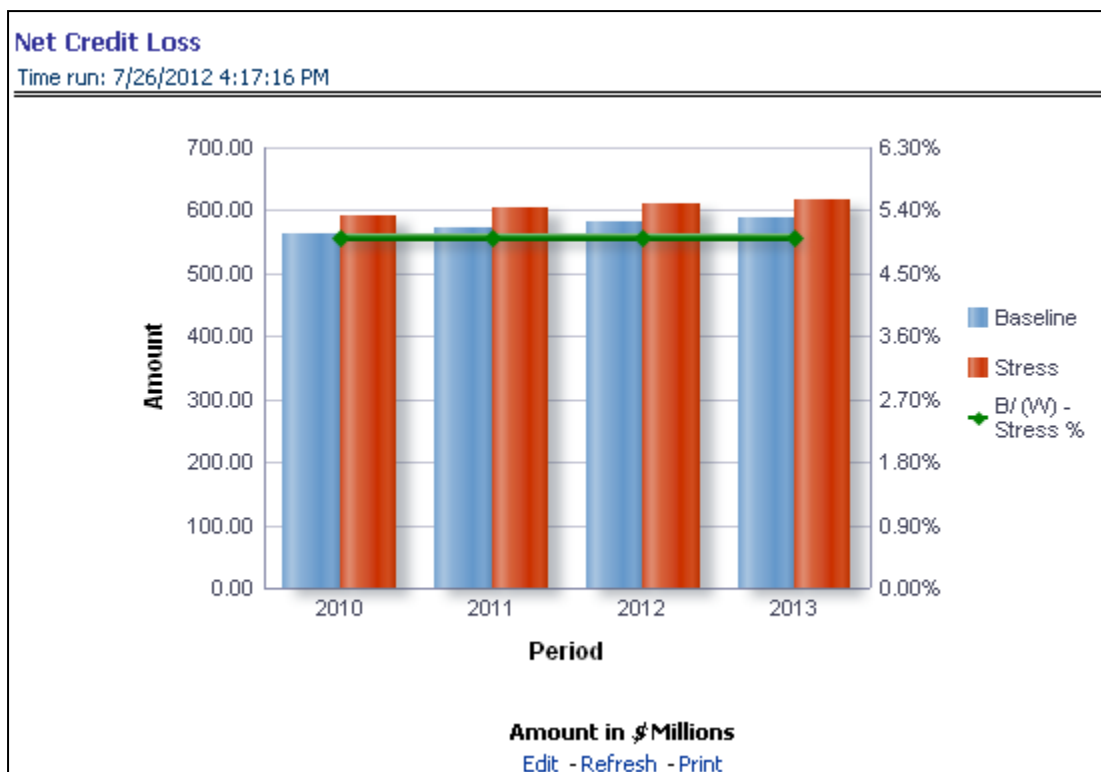
3.9.5 Key Income Statement Indicators across Scenarios

This clustered bar diagram displays the Commission earned/Net Interest Income/ Fee Income/Net Credit Loss (choose from the dropdown) of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Commission earned/Net Interest Income/ Fee Income/Net Credit Loss scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
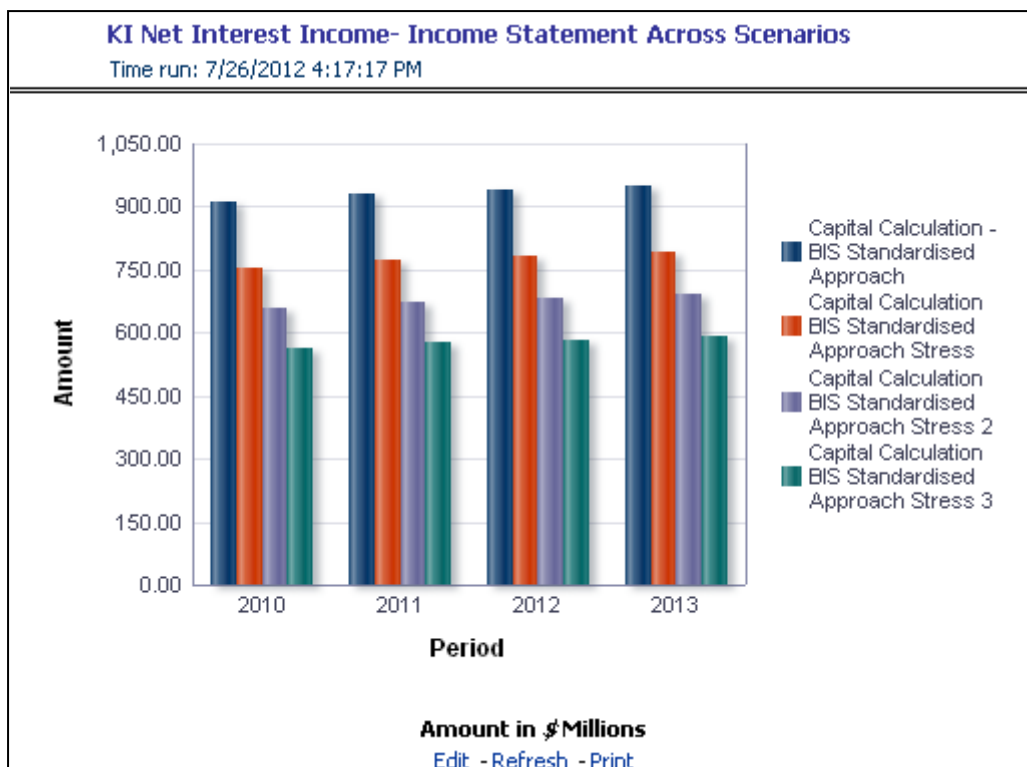
3.10 Income Statement – LOB

3.10.1 Income Statement across lines of Business

This table provides the Income statement across time periods and the percentage change between their Baseline & Stress scenarios across Lines of Business (LOB) like Alternate Investments, Investment Banking, Private banking and Retail Banking.

The Income amount is shown in the tabular form for Baseline and Stress Scenario as well as Percentage change (Better/Worse) between Baseline & Stress Scenario.

Color Codes:

The font color of negative values is RED.

On clicking the Expand button, the General Ledger heads of the Income Statement can be drilled down to lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Income Statement across LOB

Time run: 7/26/2012 4:20:23 PM

	Card Services			Corporate Finance			Municipal/Government Finance			Others Lines of Business			Baseline	Stress	B/(W)-Stress %
	Baseline	Stress	B/(W)-Stress %	Baseline	Stress	B/(W)-Stress %	Baseline	Stress	B/(W)-Stress %	Baseline	Stress	B/(W)-Stress %			
⊟ Net Income Before Taxes	181.16	174.91	(3.45)	176.30	171.63	(2.65)	(582.56)	(795.21)	36.50	8.43	8.26	(2.00)	710.06	515.47	(27.40)
⊟ Operating Income before Taxes	351.37	353.63	0.65	346.52	350.36	1.11	(412.35)	(616.48)	49.50	8.43	8.26	(2.00)	1,561.11	1,409.08	(9.74)
⊟ Total Revenue, Net of Interest Expense	150.38	147.37	(2.00)	428.84	433.76	1.15	(195.82)	(395.88)	102.16	8.43	8.26	(2.00)	1,242.08	1,079.05	(13.13)
⊞ Net Interest Revenue	18.89	18.52	(2.00)	387.49	393.23	1.48	(268.98)	(467.57)	73.83	8.43	8.26	(2.00)	925.31	768.61	(16.94)
⊞ Non-Interest Revenue	131.48	128.85	(2.00)	41.35	40.52	(2.00)	73.15	71.69	(2.00)				316.77	310.44	(2.00)
⊞ Provisions for Credit Losses including Net Credit Losses	216.53	220.61	1.88	216.53	220.61	1.88	216.53	220.61	1.88				1,082.64	1,103.04	1.88
⊞ Operating Expenses	417.52	426.87	2.24	134.20	137.21	2.24							1,401.67	1,433.08	2.24
Unexpected Losses	170.21	178.72	5.00	170.21	178.72	5.00	170.21	178.72	5.00				851.06	893.61	5.00

Amount in $ Millions

Edit - Refresh - Print

3.11 IS Variance Analysis

3.11.1 Income Statement Variance Analysis

This table provides a detailed variance analysis of the income statement line items. It displays measures such as Income/Expense, Average Balance and Average Rate across time periods under baseline and stress terms, the variance (as a %) between their Baseline & Stress values and the variance amount attributable to the change in rates and balances across Accounting heads.

The Income amount is shown in the tabular form for Baseline and Stress Scenario as well as Percentage change (Better/Worse) between Baseline & Stress Scenario.

As the Lines of Business are displayed in a hierarchical order, drill-downs to the lowest leaf are possible.

Color Codes:

The font color of negative values is RED.

On clicking the Expand button, the General Ledger heads of the Income Statement can be drilled down to lowest leaf. Similarly, the expand button on the Time Hierarchy will allow you to view Yearly/ Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Income Statement Variance Analysis Time run: 7/26/2012 4:25:15 PM										
				⊞ 2011						
	Income / Expense - Baseline	Average Balance - Baseline	Average Rate - Baseline	Income / Expense - Stress	Average Balance - Stress	Average Rate - Stress	B/(W) - Stress Income / Expense	B/(W) - Stress Average Balance	Effect due to Rate Change	Effect due to Balance Change
⊟ Net Income Before Taxes	710.06	1,780,366.52	0.04	515.47	1,780,366.52	0.03	(27.40)	0.00	(9,927.40)	(7,186.95)
⊟ Operating Income before Taxes	1,561.11	1,777,938.50	0.09	1,409.08	1,777,938.50	0.08	(9.74)	0.00	(9,909.74)	(8,935.85)
⊟ Total Revenue, Net of Interest Expense	1,242.08	886,865.96	0.14	1,079.05	886,865.96	0.12	(13.13)	0.00	(9,913.13)	(8,600.50)
⊞ Net Interest Revenue	925.31	709,573.29	0.13	768.61	709,573.29	0.11	(16.94)	0.00	(9,916.94)	(8,223.41)
⊞ Non-Interest Revenue	316.77	177,292.67	0.18	310.44	177,292.67	0.18	(2.00)	0.00	(9,902.00)	(9,702.00)
⊞ Provisions for Credit Losses including Net Credit Losses	1,082.64	12,354.84	8.76	1,103.04	12,354.84	8.93	1.88	0.00	(9,898.12)	(10,086.57)
⊟ Operating Expenses	1,401.67			1,433.08			2.24			
Direct Account Expense	11.32			11.89			5.00			
Indirect Processing Expense	759.03			796.98			5.00			
Indirect Distribution Expense	78.80			82.74			5.00			
Other Indirect Non-Interest Expense	552.52			541.47			(2.00)			
Unexpected Losses	851.06	2,428.02	35.05	893.61	2,428.02	36.80	5.00	0.00	(9,895.00)	(10,395.00)
				Amount in $ Millions Edit - Refresh - Print						

3.12 Performance Measures

3.12.1 Return on Total Assets

This clustered bar diagram displays the Return on Total Assets for different years under Baseline and Stress Scenarios. The report is across the Bank's legal entities.

Chart:

X-Axis – Return on Assets for Legal Entities across different time periods

Y-Axis (Primary) – Ratio (%)

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
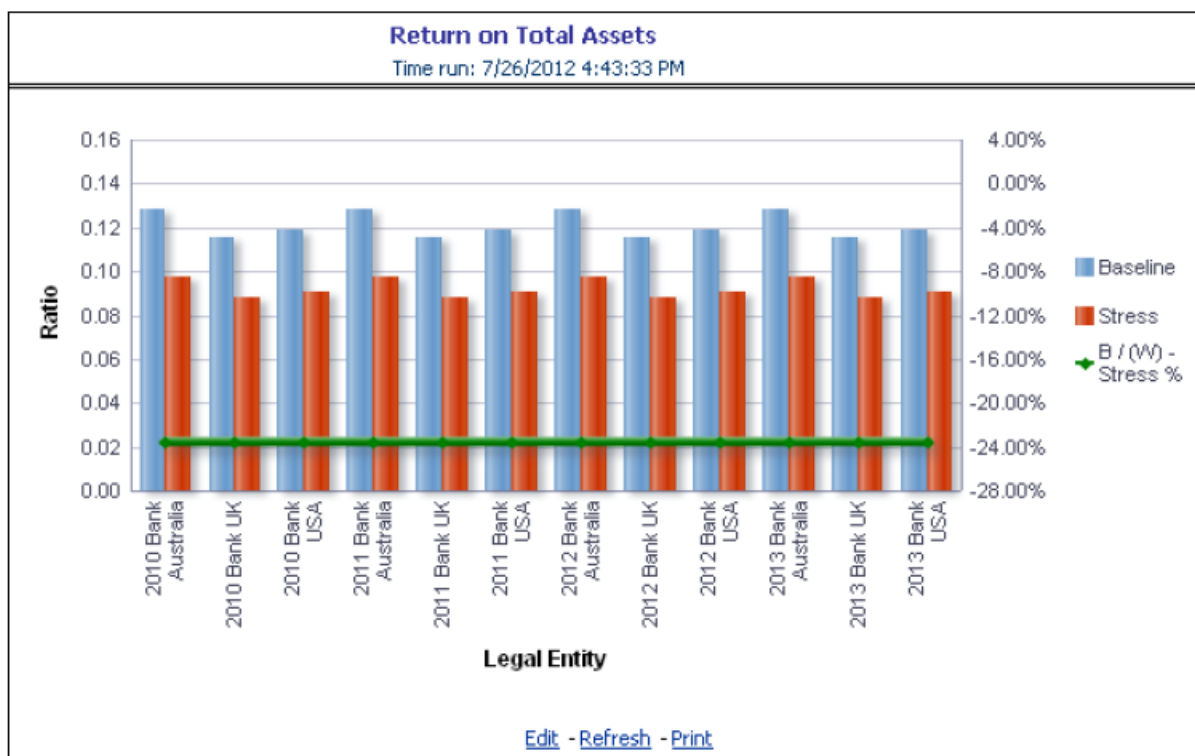
3.12.2 Return on Capital Employed

This clustered bar diagram displays the Return on Capital Employed for different years under Baseline and Stress Scenarios. This report is across the Bank's legal entities.

Chart:

X-Axis- Return on Capital Employed for Legal Entities across different Time Periods

Y-Axis (Primary) – Ration (%)

X-Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
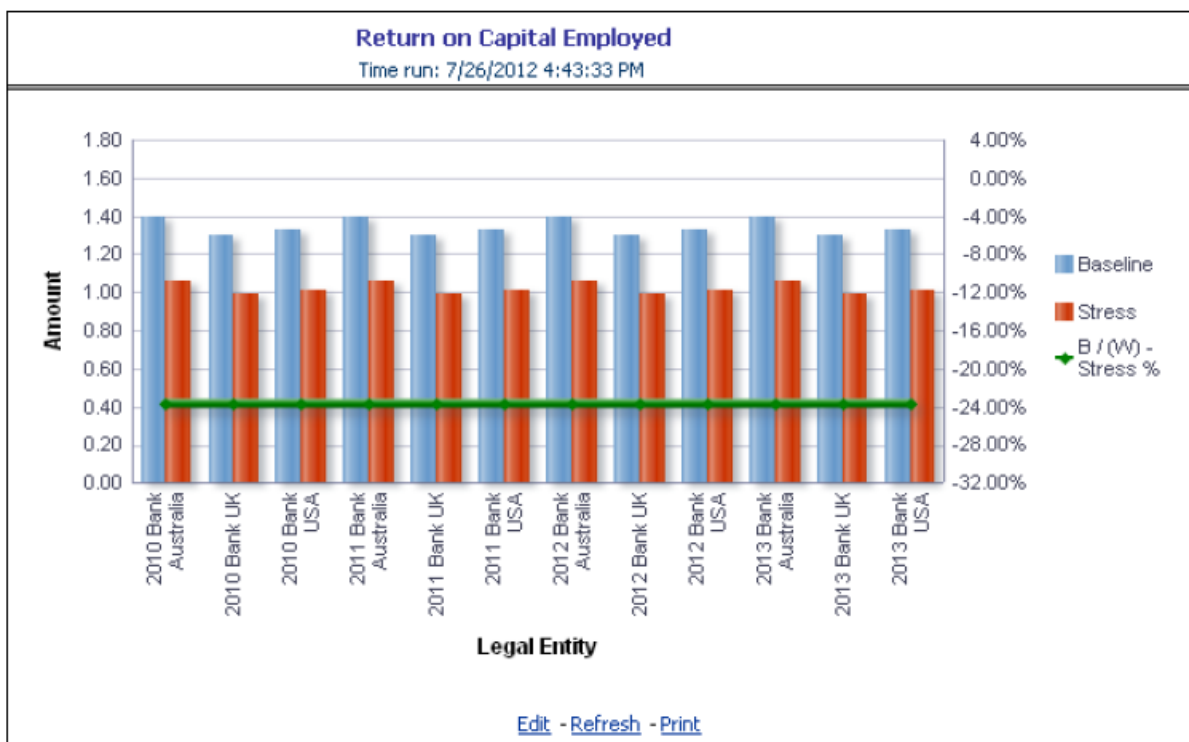
3.12.3 Risk Weighted Assets & RAROC

This clustered bar diagram displays the Risk Adjustment Return on Capital (RAROC) employed and Risk weighted assets for different years under Baseline and Stress scenarios. This report is across the Bank's legal entities.

Chart:

X-Axis- Risk Adjusted Return on Capital (RAROC) employed and Risk Weighted Assets for legal entities across different time periods

Y-Axis (Primary) – Amount

Y-Axis (Secondary) – Percentage change (Better/Worse) between Baseline and Stress Scenario
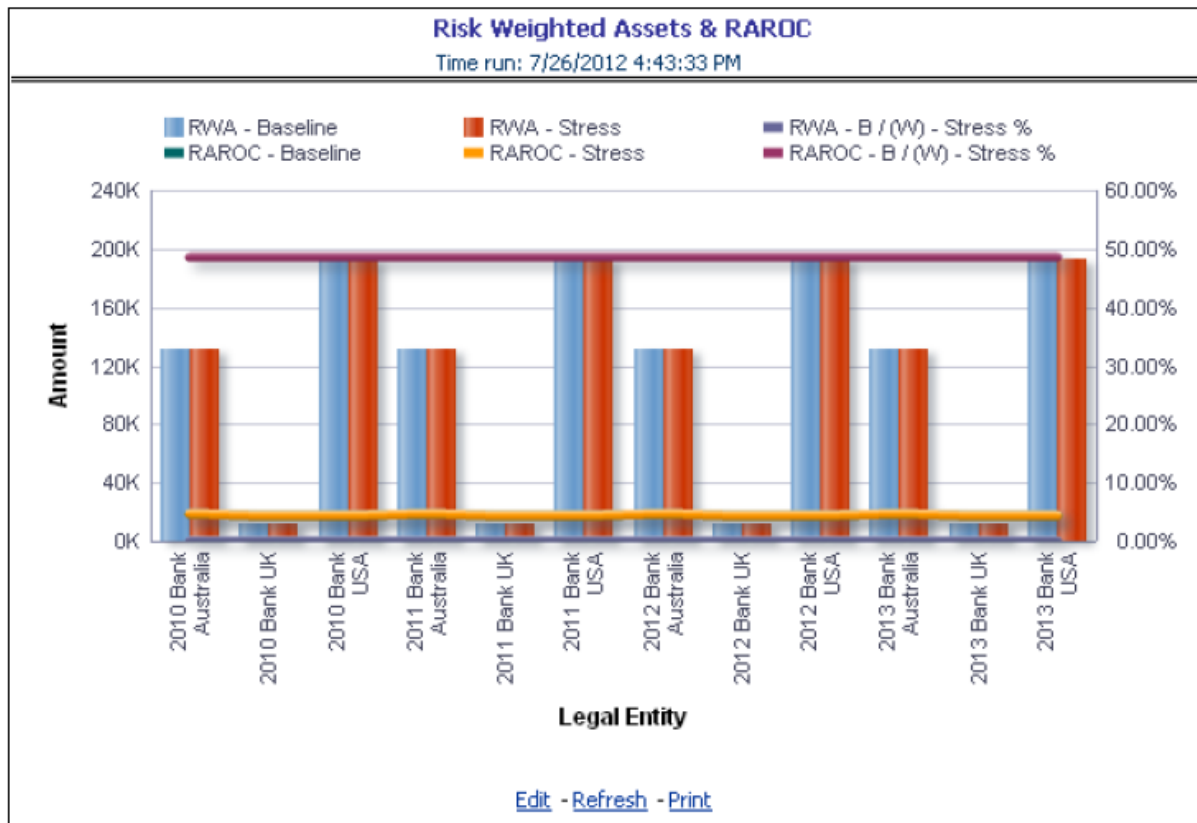
3.12.4 Risk-Adjusted Performance Measure across legal Entities

This clustered bar diagram displays the Bubble chart which displays a projected Risk Adjusted Return on Capital (RAROC) employed, Return on Risk Adjusted Return on Capital (RORAC) and RARORAC (Risk Adjustment Return on Risk Adjusted Capital). This is for different Legal Entities for different years under Baseline and Stress scenario.

Chart:

X-Axis- Risk Adjusted Return on Capital (RAROC) %

Y-Axis (Primary) – Return on Risk Adjusted Return on Capital (RAROC) %

Z-Axis (Secondary) – Risk Adjustment Return on Risk Adjusted Capital (RARORAC) %

Risk-Adjusted Performance Measures across Legal Entities
Time run: 7/26/2012 4:42:19 PM

⊞ 2010   Capital Calculation - BIS Standardised Approach

● Bank Australia ● Bank UK   ● Bank USA
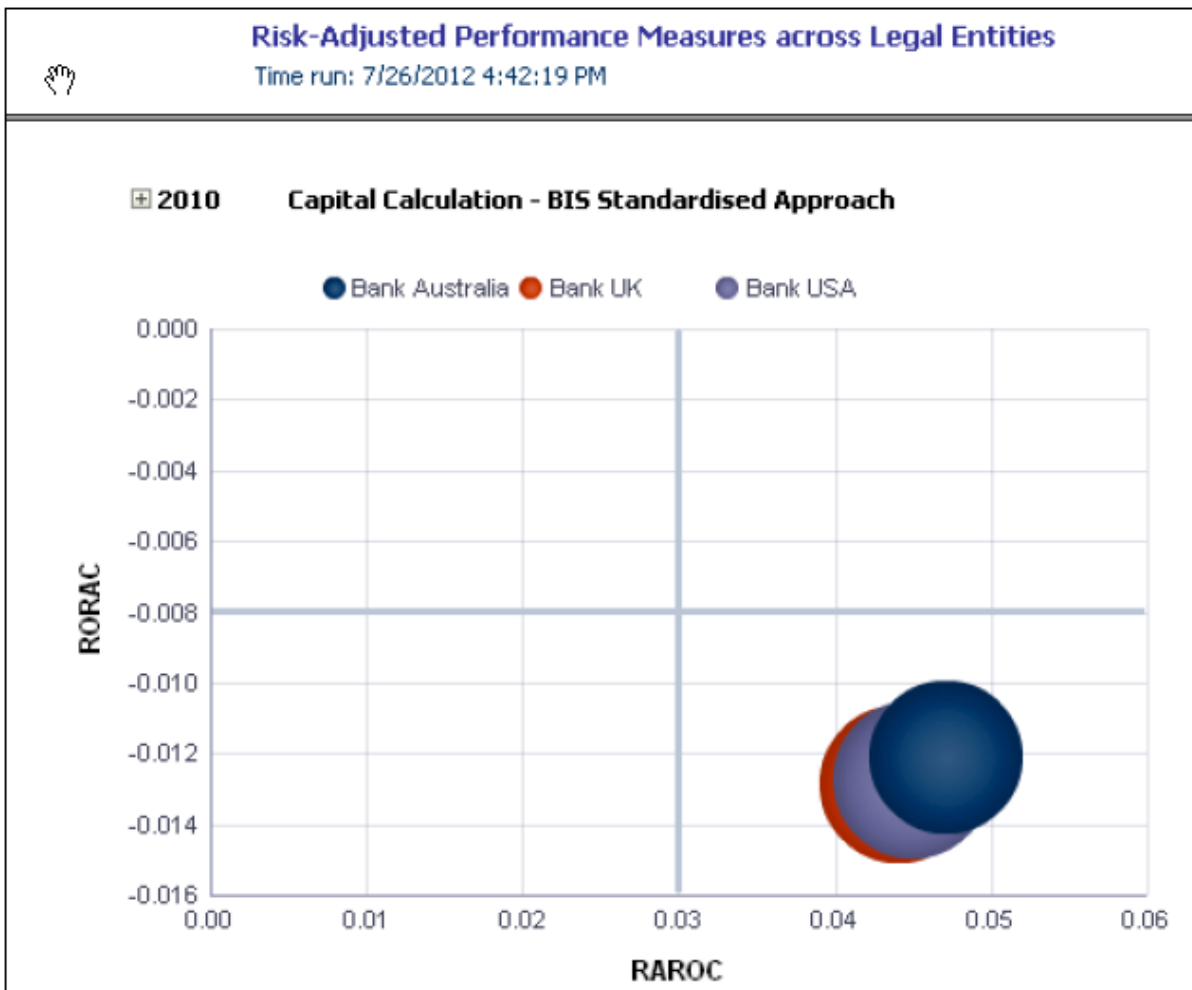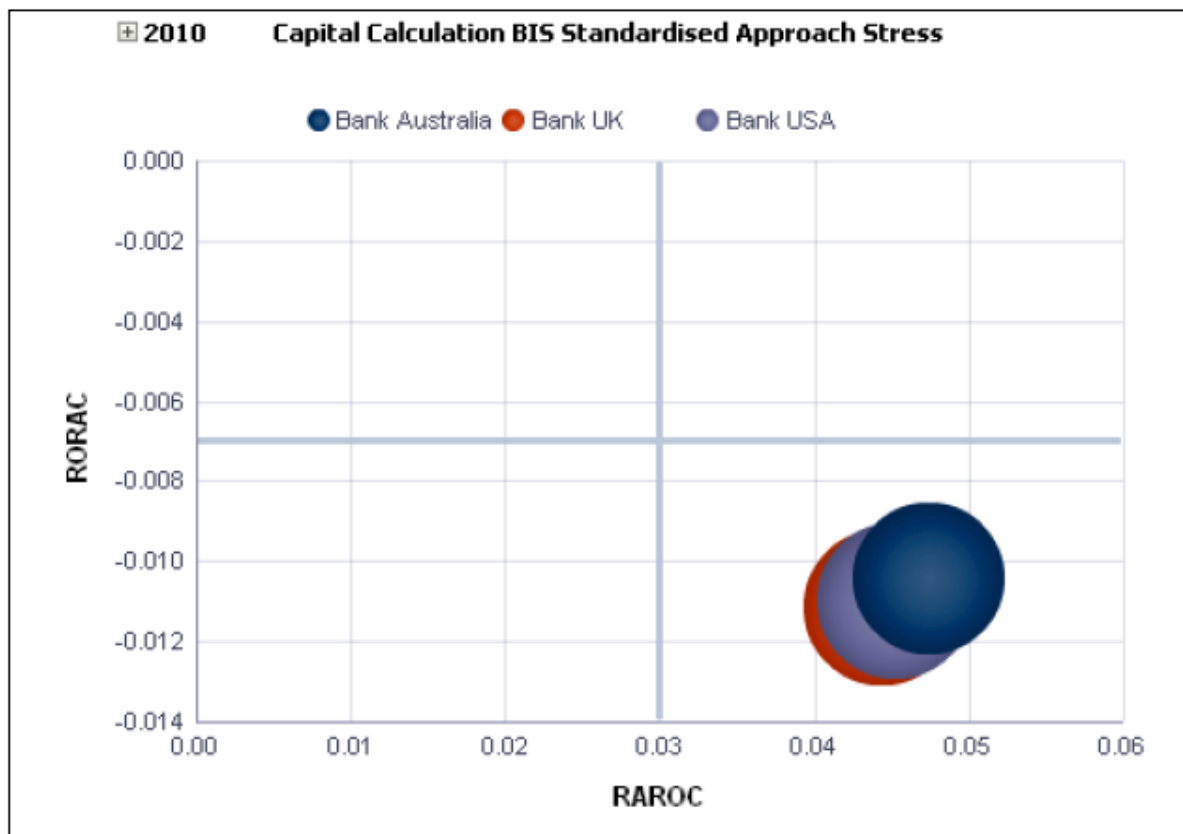
3.12.5 Key performance Indicators

This table displays yearly Key Performance indicators like Return on Total Assets, Return on Risk Adjusted Assets and Risk Adjusted Return on capital for Baseline and Stress Scenario across different time periods along with the Percentage change (Better/Worse) between Baseline & Stress Scenario.

The expand button on the Time Hierarchy will allow you to view Yearly/Half-Yearly/Quarterly/Month end outstanding values depending on the granularity of the data populated in the database.

Key Performance Indicators
Time run: 7/26/2012 4:42:19 PM

	⊞ 2010	
	Capital Calculation - BIS Standardised Approach	Capital Calculation BIS Standardised Approach Stress
Return on Total Assets	0.0012	0.0009
Return on Risk Adjusted Assets	(0.01)	0.01
Risk-Adjusted Return on Capital	0.05	0.05

	⊞ 2010
	B/(W) - Stress %
Return on Total Assets	(23.58)
Risk-Adjusted Return on Capital	0.49
Return on Risk Adjusted Assets - B/(W) - Stress	(13.43)

3.12.6 Performance Analysis

This table displays the yearly projected measures for Baseline and Stress Scenario and Percentage change (Better/Worse) between Baseline & Stress Scenario.

   i.   Income/Expense

   ii. End of period Balance

   iii. Return of Assets

   iv. Risk Weighted Assets

   v.   Return on Risk Weighted Assets

Colour Codes

The font colour of negative values is RED.

Performance Analysis
Time run: 7/26/2012 4:49:39 PM

	Income / Expense - Baseline	EOP Balance - Baseline	Return on Assets- Baseline	Risk Weighted Assets - Baseline	Return on RWA - Baseline	Income / Expense - Stress	EOP Balance - Stress	Return on Assets- Stress	Risk Weighted Assets - Stress	Return on RWA - Stress	B-/(W) - Stress Income / Expense	B-/(W) - Stress EOP Balance	B-/(W) - Stress RWA
						2010							
Net Income Before Taxes	696.13	1,780,966.52	0.04			505.36	1,780,966.52	0.03			(27.40)	0.00	
Operating Income before Taxes	1,530.50	1,777,938.50	0.09			1,381.45	1,777,938.50	0.08			(9.74)	0.00	
Unexpected Losses	834.37	2,428.02	34.36			876.09	2,428.02	36.08			5.00	0.00	

3.13 NII Impact Analysis

3.13.1 NIM at a Glance

This clustered bar diagram displays the Net Interest Margin (NIM) of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Interest Margin (NIM) scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
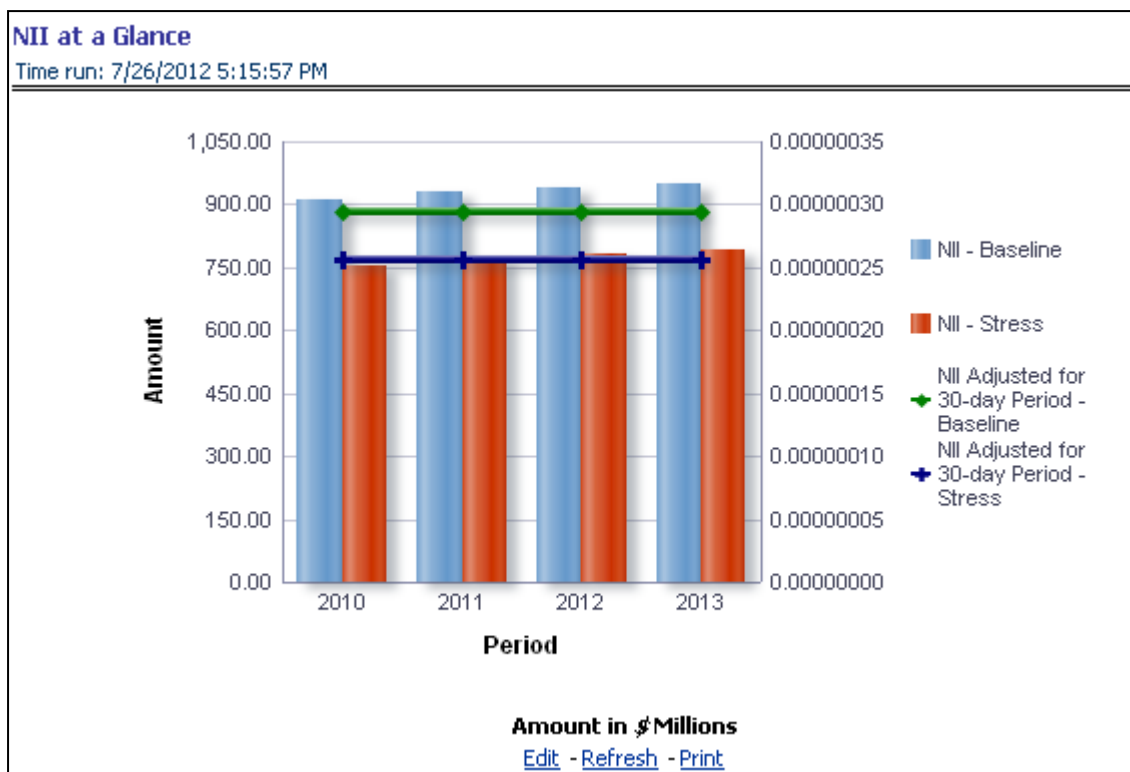
3.13.2 Impact of FX Fluctuation

This clustered bar diagram that displays the Net Interest Income due to the effect of currency rate fluctuation on the FX receivables of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Interest Income (NIM) scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
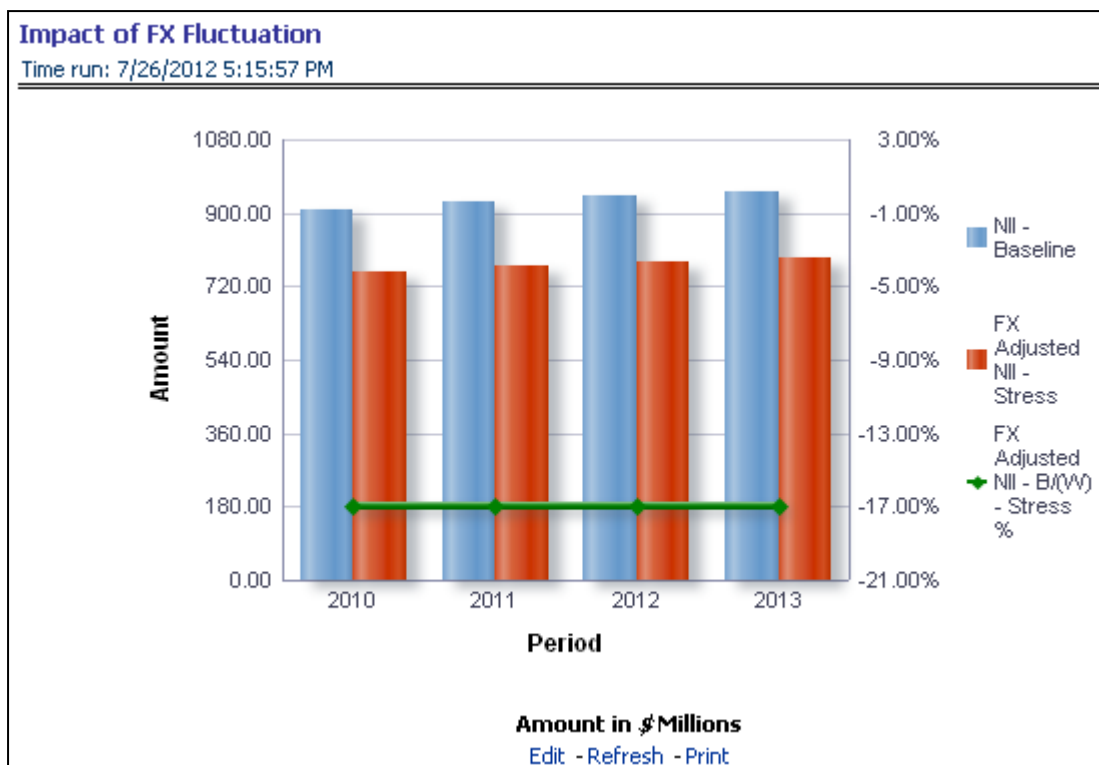
Formula:
FX Fluctuation Adjusted Stress Scenario NII B/W = (Stress Scenario NII * Baseline Volume / Stress Scenario Volume

3.13.3 Impact of Volume Movement

This clustered bar diagram displays the Net Interest Income Net Interest Income due to the effect of transaction volumes of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Interest Income (NII) scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
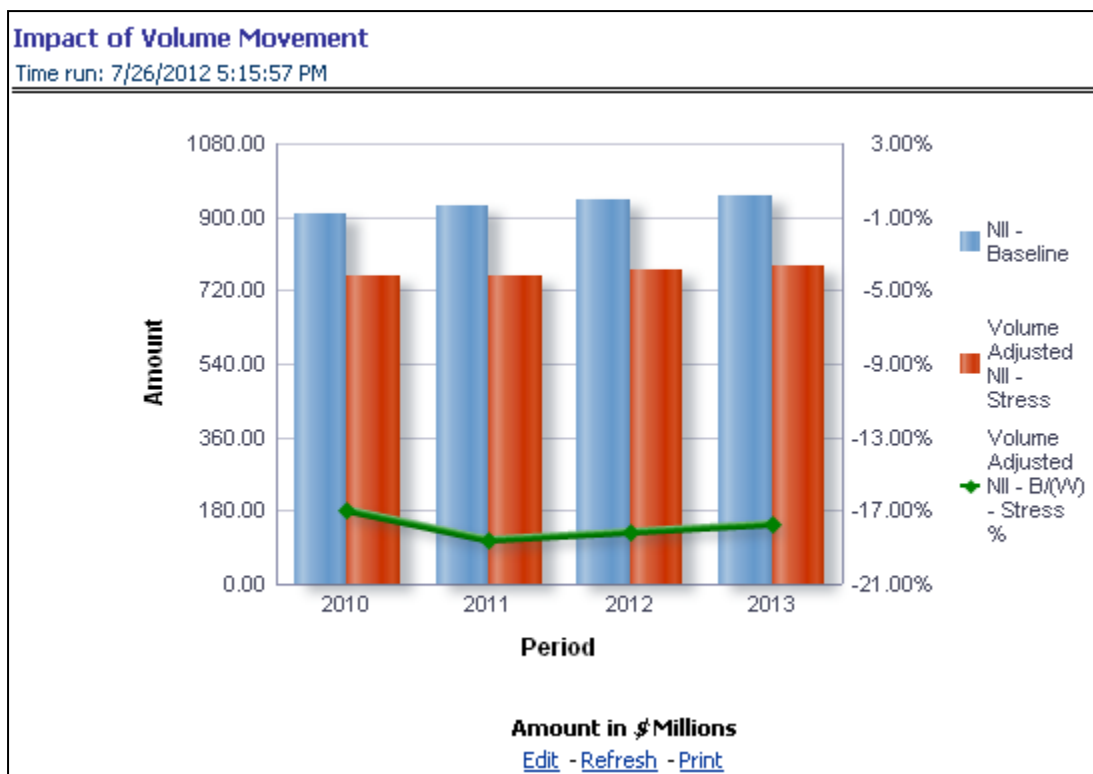
If the Baseline Volume is 100

Stress Scenario Volume is 80

Baseline NII is 10

Stress Scenario NII is 7

Then, the Volume Adjusted Stress Scenario NII is = 7 * 100 / 80 = 8.75

Variation = (8.75 – 10) / 10 = -12.5%

Formula:
Volume Adjusted Stress Scenario NII = Stress Scenario NII * Baseline Volume / Stress Scenario Volume

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3.13.4 Impact of Yield & Margin Rates

This clustered bar diagram displays the impact of Yield and Margin rate change on the Net Interest Income of the Bank for Baseline & Stress scenarios, across time.

X- Axis – Net Interest Income (NII) scenarios across Time Period in years

Y- Axis (Primary) – Amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario
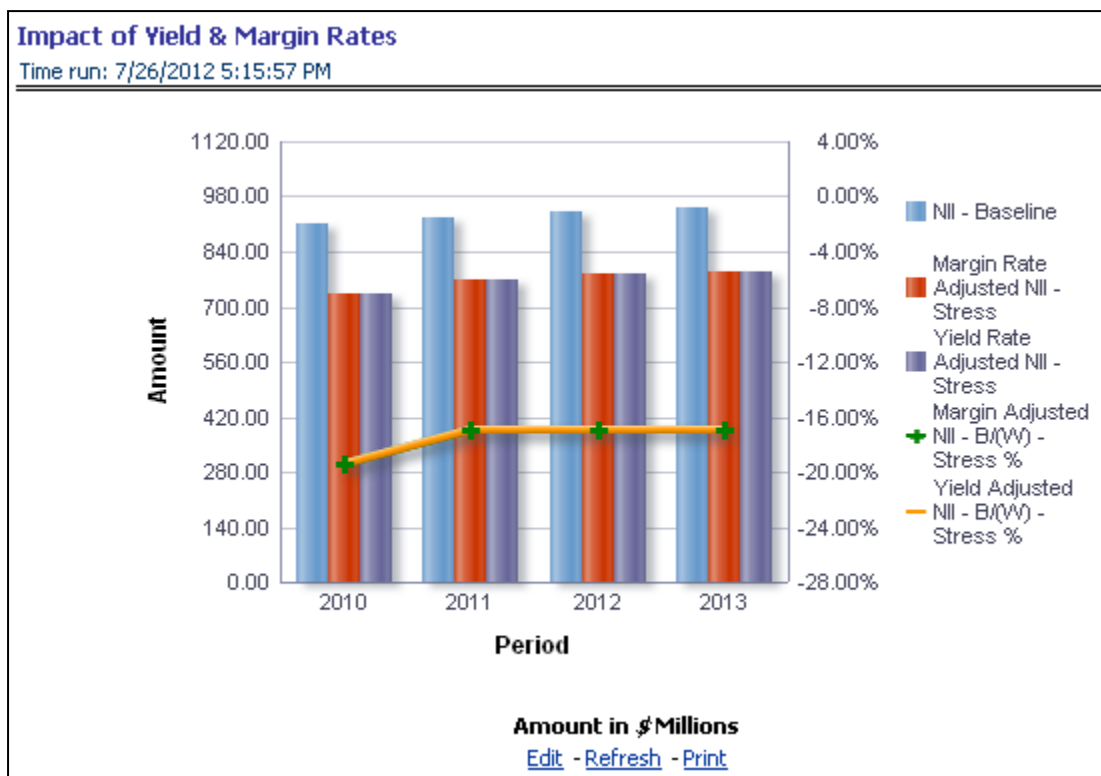

If the Baseline Margin Rate is 10%

Stress Scenario Margin Rate is 12%

Baseline NII is 8

Margin Rate Adjusted Stress Scenario NII = 8 * 12% / 10% = 9.6

Variation = (9.6 – 8) / 8 = +20%

3.14 Net Loss Analysis

3.14.1 Net Loss Rate Time Series

This clustered bar diagram and table, displays the Net Loss, Average balance and Net loss rate under Baseline and Stress scenarios

Chart:

X- Axis – Net Loss for Baseline & Stress scenarios

Y- Axis (Primary) – Net loss amount

Y- Axis (Secondary) – Net loss rate

Table:

Horizontal Rows – Time Period in years that can be drilled down to Half-yearly/Quarterly/Monthly reports depending on the granularity of data populated.

Vertical Columns – Net Loss amount, Average Balance and Net Loss Rate for Baseline and Stress scenarios.

Net Loss Rate = Net Loss amount / Average Balance
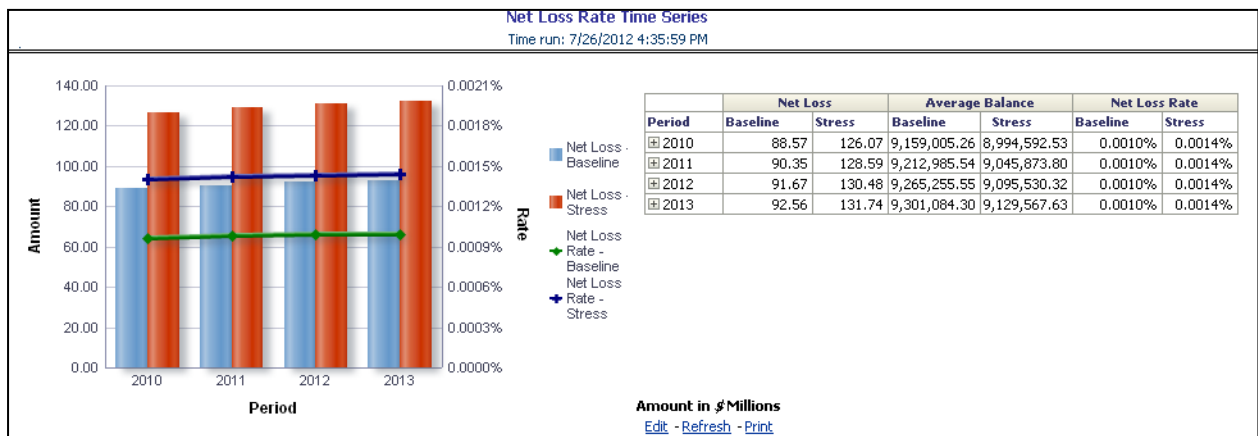
3.14.2 Net Loss across Credit Portfolio:

This clustered bar diagram and table, displays the Net Loss across different dimensions (Lines of Business, product etc.) under Baseline and Stress scenarios

Chart:

X- Axis – Net Loss for Baseline & Stress scenarios across dimensions and Time Periods

Y- Axis (Primary) – Net loss amount

Y- Axis (Secondary) – Percentage change (Better/Worse) between Baseline & Stress Scenario

Table:

Horizontal Rows – Time Period in years across Lines of Business that can be drilled down to Half-yearly/Quarterly/Monthly reports depending on the granularity of data populated.

Vertical Columns – Net Loss amount for Baseline and Stress scenarios and the Percentage change (Better/Worse) between Baseline & Stress Scenario

Net Credit Loss across Credit Portfolio
Time run: 8/27/2012 1:57:47 PM

Period	Line of Business	Baseline	Stress	B/(W) - Stress %
⊞ 2010	Card Services	17.71	27.95	57.75
	Corporate Finance	21.26	33.53	57.75
	Municipal/Government Finance	19.49	30.74	57.75
	Retail Banking	15.94	25.15	57.75
	Wholesale Banking	14.17	22.36	57.75
⊞ 2011	Card Services	18.07	28.45	57.44
	Corporate Finance	21.68	34.14	57.44
	Municipal/Government Finance	19.88	31.29	57.44
	Retail Banking	16.26	25.60	57.44
	Wholesale Banking	14.46	22.76	57.44
⊞ 2012	Card Services	18.33	28.87	57.44
	Corporate Finance	22.00	34.64	57.44
	Municipal/Government Finance	20.17	31.75	57.44
	Retail Banking	16.50	25.98	57.44
	Wholesale Banking	14.67	23.09	57.44
⊞ 2013	Card Services	18.51	29.12	57.30
	Corporate Finance	22.21	34.94	57.30
	Municipal/Government Finance	20.36	32.03	57.30
	Retail Banking	16.66	26.21	57.30
	Wholesale Banking	14.81	23.29	57.30

Amount in $ Millions

3.14.3 Net Loss Rate across Scenarios

This clustered bar diagram displays the Net Loss Rate for different years under Baseline and Stress scenarios

Chart:

X- Axis – Net Loss Rate for Baseline & Stress scenarios across Time Periods
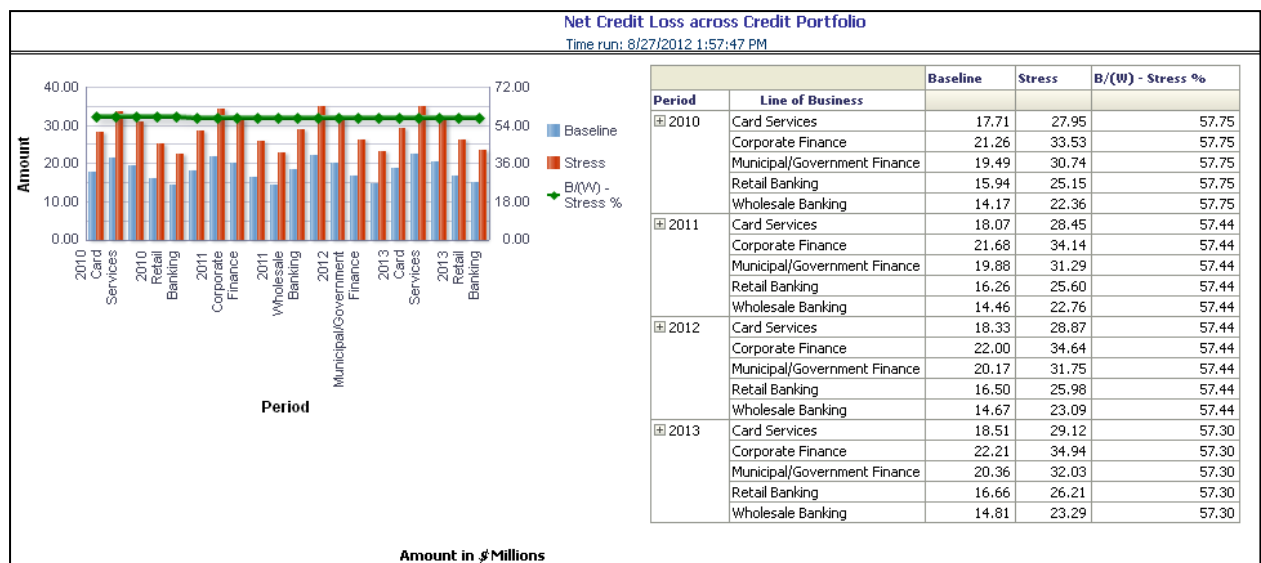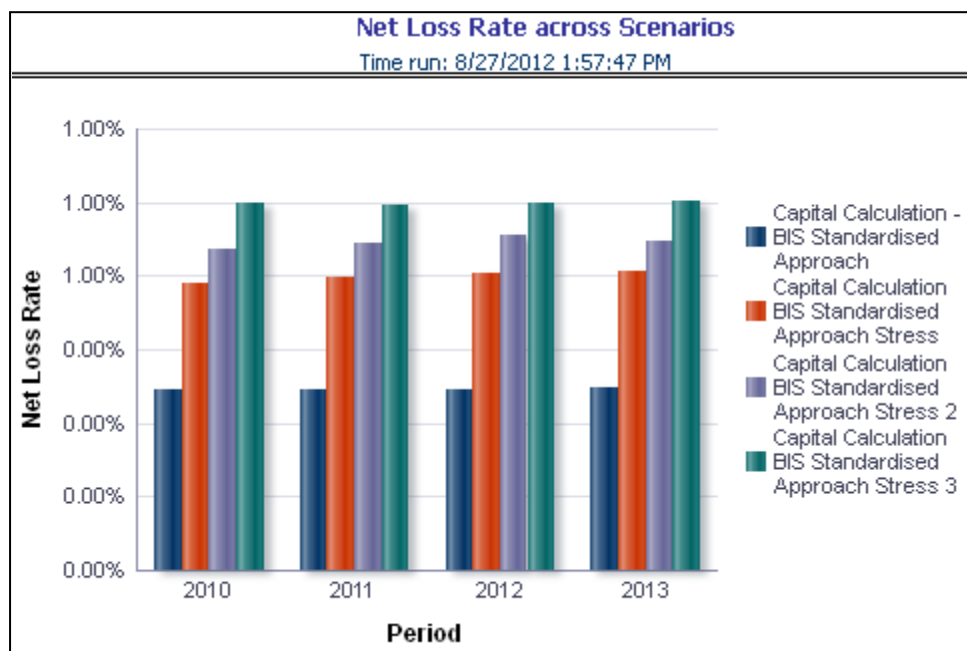
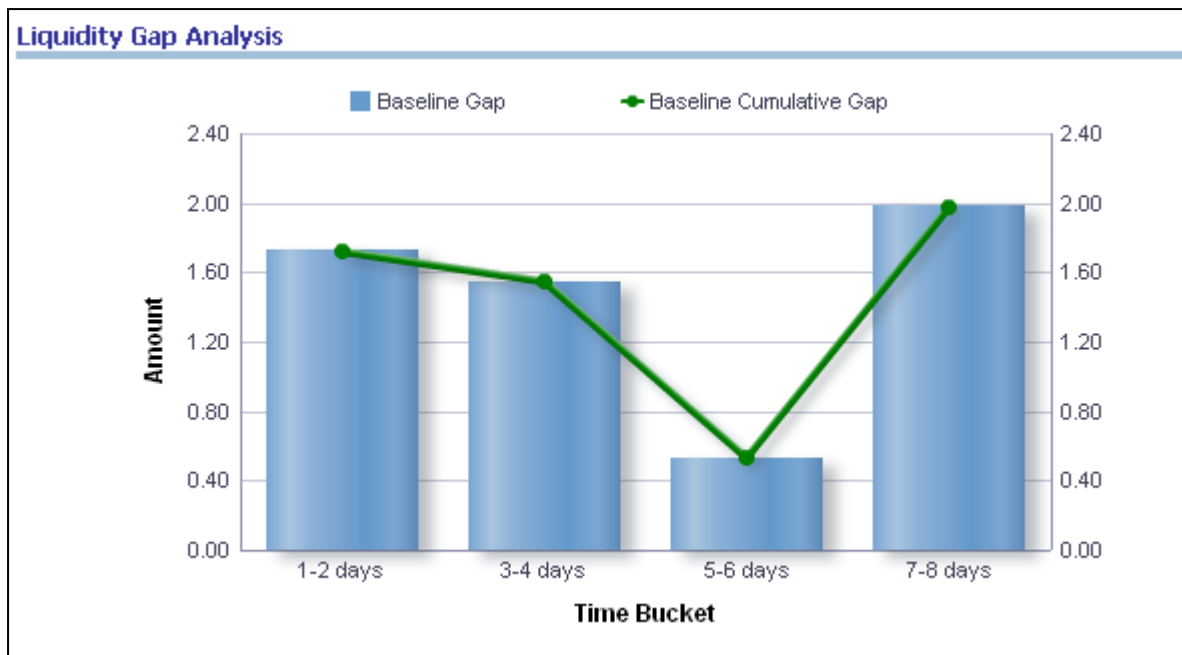Y- Axis (Primary) – Net loss rate

3.15   Liquidity Analysis

3.15.1 Liquidity Gap Analysis

This clustered bar diagram displays the Liquidity gap (Net & Cumulative) Analysis of the Bank, across Time Buckets.

X- Axis – Time Bucket Size

Y- Axis (Primary) – Net gap Amount

Y- Axis (Secondary) – Cumulative gap Amount

3.15.2 Liquidity Ratios

This clustered bar diagram displays the Liquidity ratios (Liquidity Coverage ratio and Net Stable Funding Ratio) of the Bank, across different Time Buckets.

X- Axis – Liquidity ratios (Liquidity Coverage ratio and Net Stable Funding Ratio)
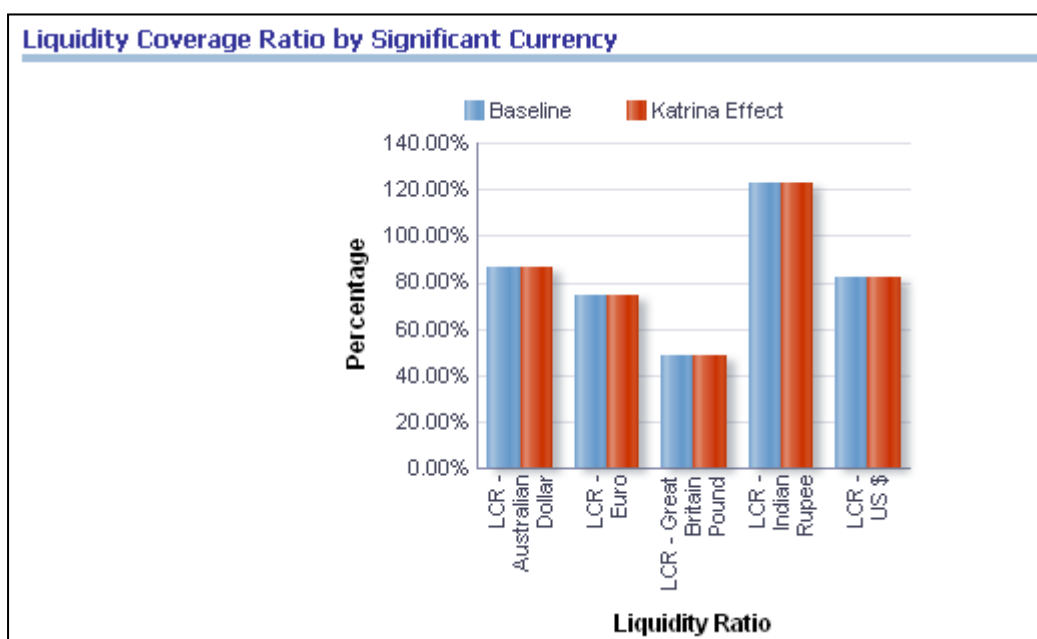
Y- Axis (Primary) – Percentage (%)
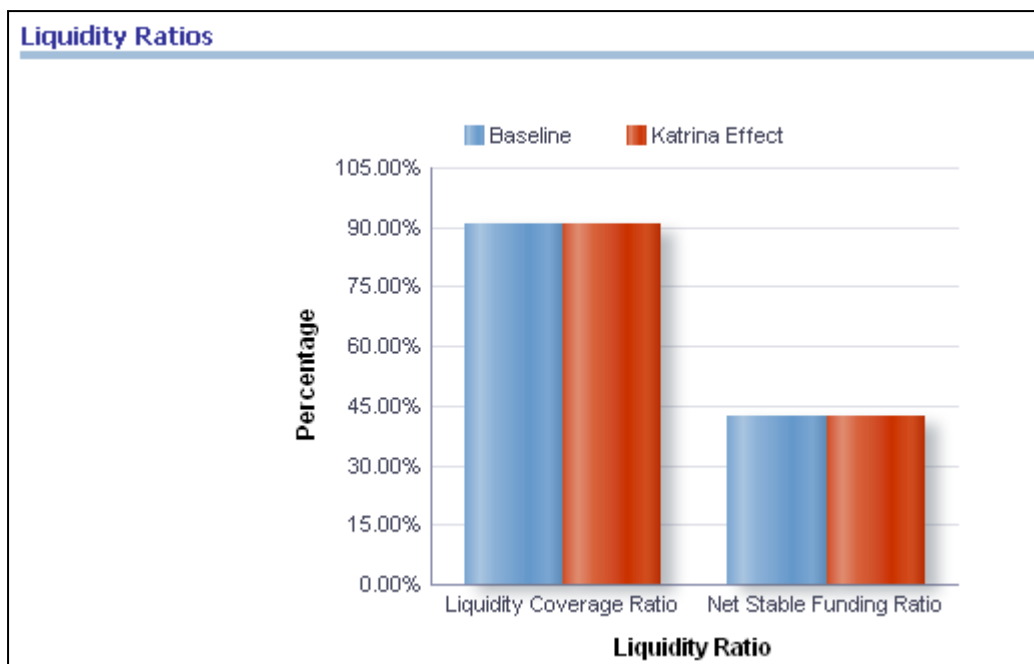
3.15.3 Liquidity Coverage Ratio by Significant Currency

This clustered bar diagram displays the Liquidity Coverage ratio of the Bank, for different currencies for baseline and Stress scenarios.

X- Axis – Liquidity Coverage ratio by significant currencies

Y- Axis (Primary) – Percentage (%)

3.15.3.1   Liquidity Coverage Ratio Components

This clustered bar diagram displays the Stock of Highly Liquid Assets vs. the Net cash Outflows for baseline and stress scenario and the percentage of High Liquid Assets that cover the Net Cash Outflows.

X- Axis – Liquidity Coverage components

Y- Axis (Primary) – Percentage (%)
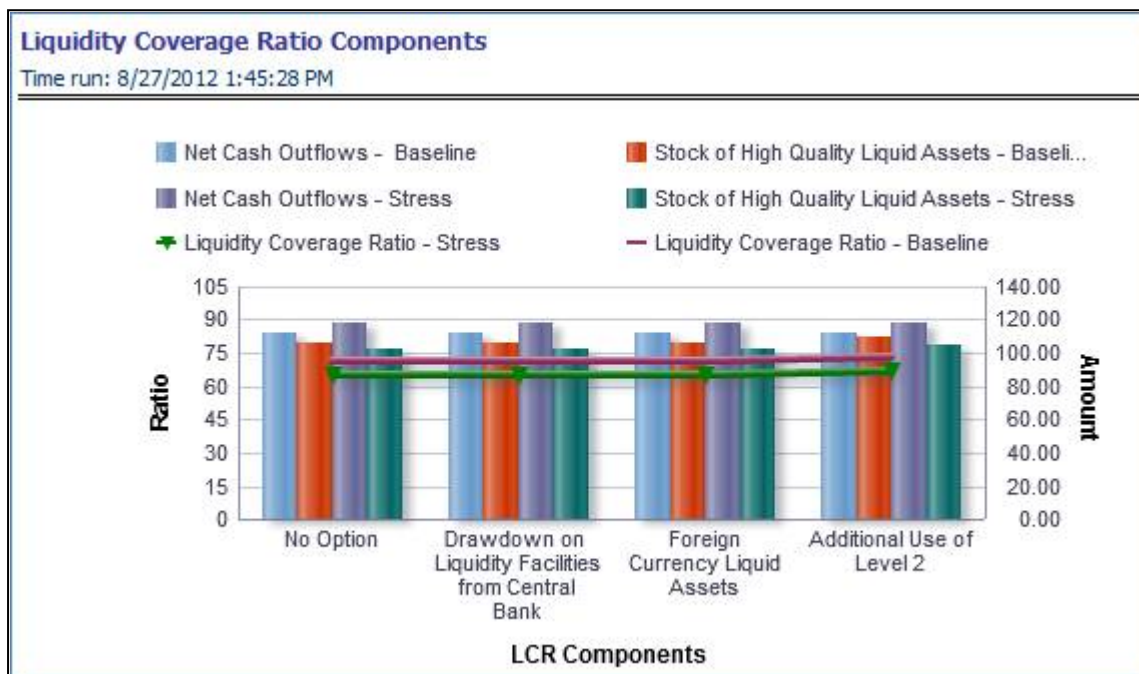
3.15.4 Net Stable Funding Ratio Components

This clustered bar diagram displays the Available stable funding under Baseline and Stress scenarios and compare with the required stable funding under Baseline and Stress scenarios

X- Axis – Net Stable Funding ratio Components

Y- Axis (Primary) – Percentage (%)

Net Stable Funding Ratio Components
Time run: 7/26/2012 4:31:31 PM

Legend:
- Available Stable Funding - Baseline
- Available Stable Funding - Stress
- Required Stable Funding - Baseline
- Required Stable Funding - Stress

Y-axis: Amount
- 240,000,000
- 200,000,000
- 160,000,000
- 120,000,000
- 80,000,000
- 40,000,000
- 0

X-axis: NFSR Components

Edit - Refresh
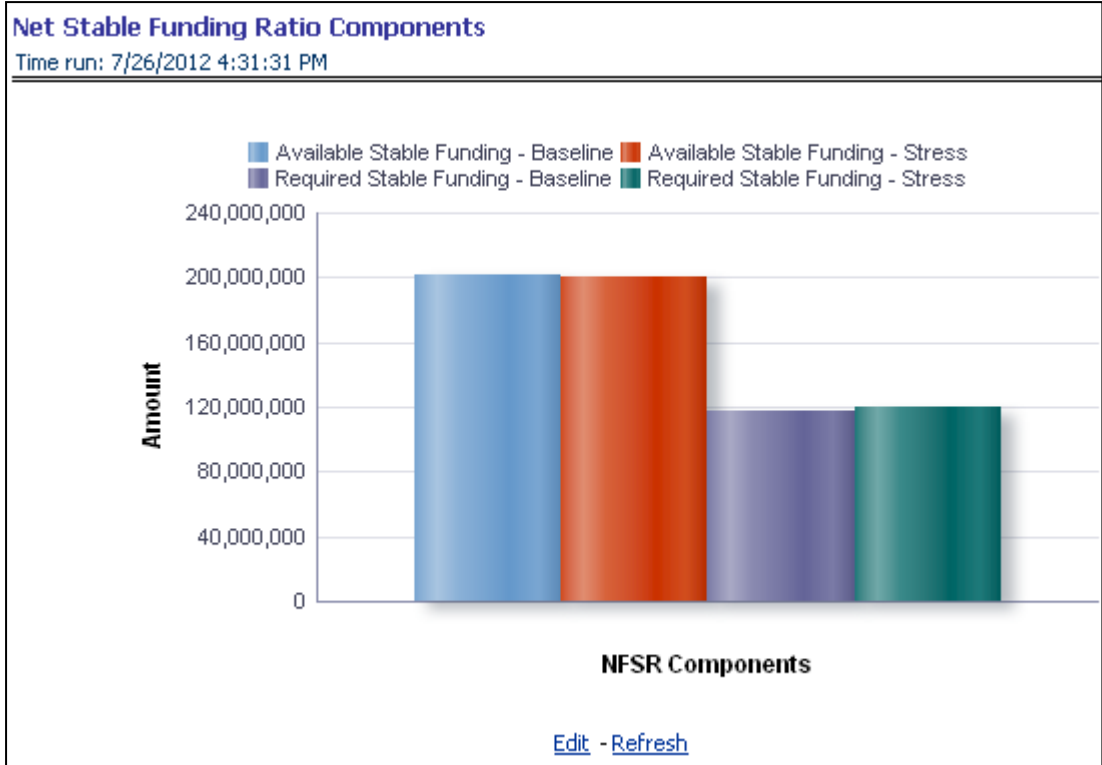
4 Report Access and Generation – REGULATORY REPORTING

4.1 Report Access and Generation

Access the application using the login credentials (URL, login name, and password) provided in the configuration note. The built-in security system ensures that you are permitted to access the screens and actions based on the authorization only. Upon fetching the URL as specified, the following screen is displayed.

After logging into the application, the blow screen appears:
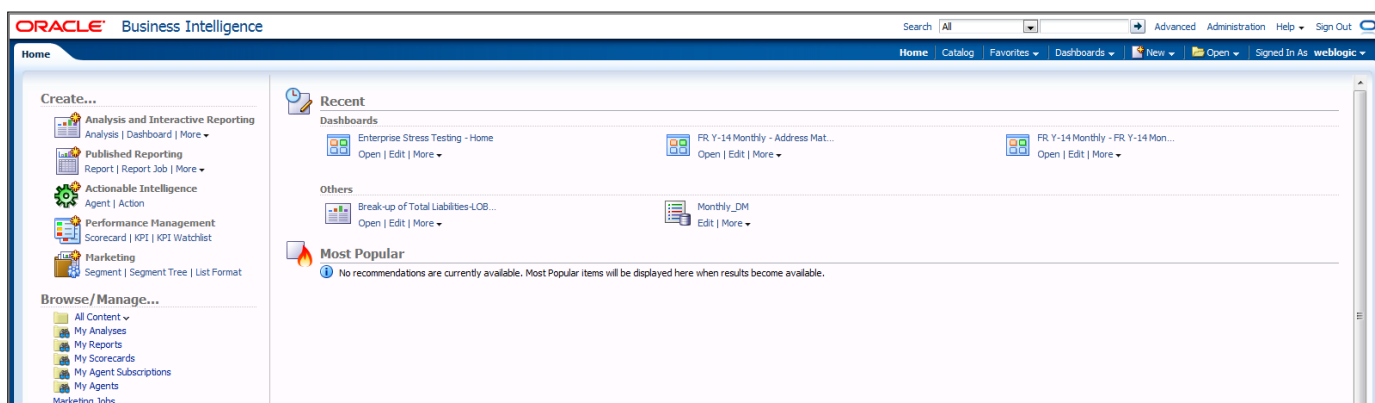
Click the arrow beside the **Dashboard** option and select any one of the following option as highlighted in the below diagram:

- FR Y – 14 Annual

- FR Y – 14 Monthly

- FR Y – 14 Quarterly

- OCC DFAST
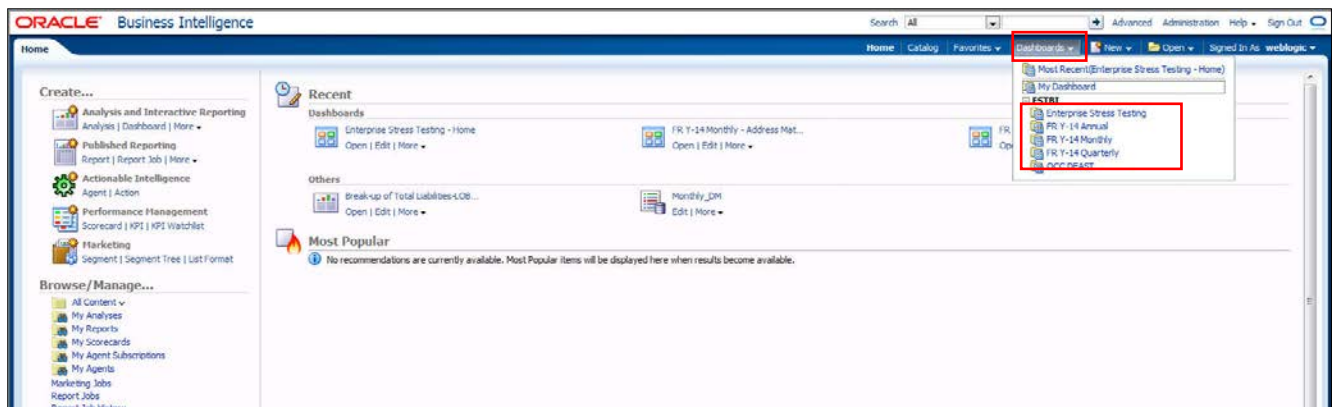
On selecting the required option, the respective regulatory report page is displayed.

For example, the below screen is displayed on selecting FR Y – 14 Annual.
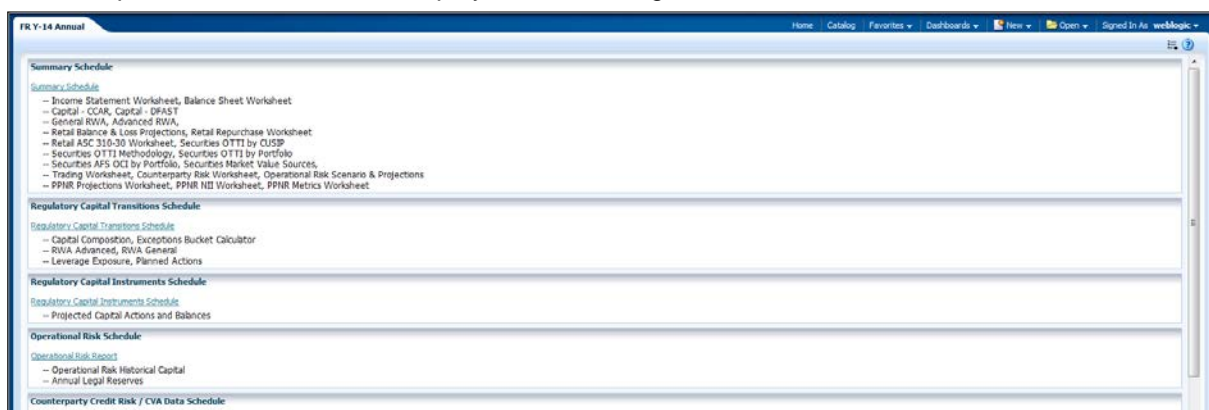
Click **Summary Schedule**. The next screen shows the respective excel report.
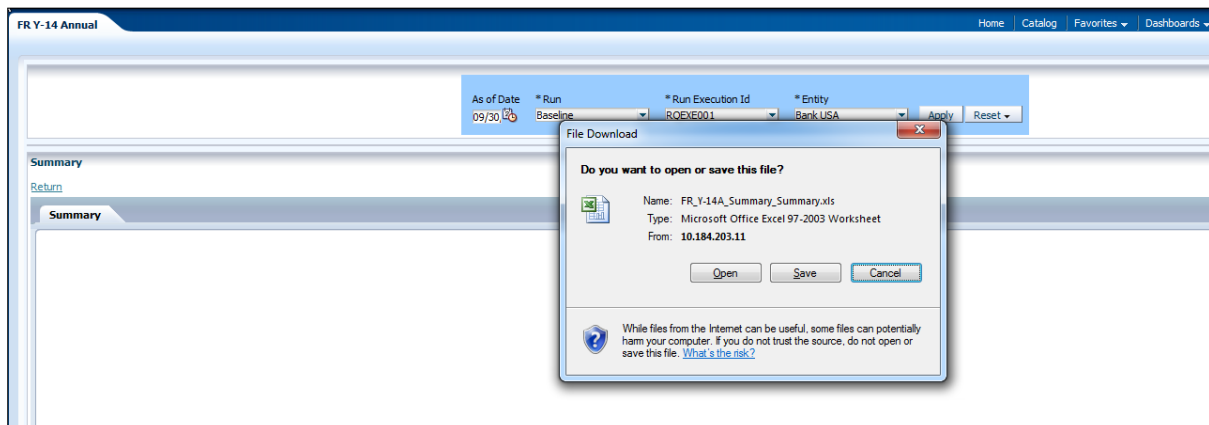
On changing all or any one of the following and clicking the "Apply" button would lead to the excel generation of a new report.

This process is applicable for all the regulatory reports which are discussed in detail in the following chapters.

5 FR Y -14 Annual

The Federal Reserve uses reporting forms to collect data from Bank holding companies, depository institutions, other financial and nonfinancial entities, and consumers. Use of the forms is required in some cases, voluntary in others. Some data are collected periodically, others only occasionally.

Forms used exclusively by the Federal Reserve have numbers preceded by the letters FR; those used by other federal banking agencies as well as the Federal Reserve have numbers preceded by the letters FFIEC (for Federal Financial Institutions Examination Council).

The FR Y-14A schedule comprises of five primary schedules (Summary, Operational Risk, Basel III/Dodd-Frank, Regulatory Capital, Scenario and Counterparty) each with multiple supporting worksheets. Separate annual schedules must be reported for each scenario.

Refer to the FR Y-14A document provided by the Federal Reserve to view the items displayed in the report.

With the exception of the CCR schedule and the Trading and CCR worksheets of the Summary schedule, the data collected will be reported as of September 30. The as-of-date for the CCR schedule and the Trading and CCR worksheets of the Summary schedule will be between October 1 and December 1 of that calendar year.

The reporting form FR Y-14A comprises of six schedules. They are:
  I.   Summary Schedule
  II.   Scenario Schedule
  III. Regulatory Capital Transitions Schedule
  IV.   Regulatory Capital Instruments Schedule
  V.   Operational Risk Schedule
  VI.   Counterparty Credit Risk/CVA Data Schedule

Each of the schedules has multiple supporting reports.

5.1 Summary Schedule

All BHCs are expected to complete a version of the Summary template for each required scenario - BHC Baseline, BHC Stress, Supervisory Baseline, and Supervisory Stress - and additional scenarios that are named accordingly.

The Summary schedule should be designed to collect information necessary for the Federal Reserve to evaluate projections of regulatory capital ratios across a range of scenarios as part of the broader CCAR initiative. This information includes projections of losses, revenues, and capital actions that are the primary determinants of projected capital ratios.

This schedule consists of following category of reports:

- Summary Schedule consisting of the BHC's Balance sheet, Income Statement and Capital

- Retail

- AFS/HTM Securities

- Operational Risk

- PPNR

- Counterparty Credit Risk

- Trading

5.1.1 Summary Submission Cover Sheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Summary Submission Cover Sheet
Report Description / Information	You are given the capability to complete a version of the Summary template for each required scenario - BHC Baseline, BHC Stress, Supervisory Baseline, and Supervisory Stress - and additional scenarios that are named accordingly.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Institution Name • RSSD ID • Source • When Received
Regulatory Report Code	FR Y-14A

5.1.2 Income Statement Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Income Statement Worksheet
Report Description / Information	The Income Statement worksheet collects projections for the main components of the income statement. The report is designed to show the Actual and Projected Losses, Income, Expense and Reserves/Provisions according to: • Balance sheet assets • Book type (Held for sale, Trading, held to Maturity)
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates

Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report as per reporting line hierarchy
Regulatory Report Code	FR Y-14A

5.1.3 Balance Sheet Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Balance Sheet Worksheet
Report Description / Information	The Balance Sheet worksheet collects actual data and projections for the main components of the Balance sheet across different quarters. The End of period balance has to be captured according to: • Book type (Available for Sale, Held for Trading and Held to Maturity) • Asset type, Liabilities, Contingent Liabilities and Capital
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Date Dimension • Footnotes • Internal Consistency Check
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.4 Capital – CCAR

Dashboard Name	FR Y-14 Annual

Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Capital - CCAR
Report Description / Information	The Capital - CCAR worksheets collect actual data and projections of the main drivers of equity capital and the key components of the regulatory capital schedule. The schedule collects projections of components of equity capital and regulatory capital, components of assets and liabilities and deferred tax asset items across different quarters.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates • Internal Consistency Check
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.5 Capital – DFAST

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Capital - DFAST
Report Description / Information	The Capital - DFAST worksheets collect actual data and projections of the main drivers of equity capital and the key components of the regulatory capital schedule. The schedule collects projections of components of equity capital and regulatory capital, components of assets and liabilities and deferred tax asset items across different quarters.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines

	• Scenario • Dimdates • Internal Consistency Check
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.6 General RWA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	General RWA
Report Description / Information	The General RWA worksheet reports the Risk Weighted Assets using the methodologies per the current general risk-based capital rules.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.7 Advanced RWA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Report Name	Advanced RWA
Report Description / Information	The Advanced RWA worksheet reports the Risk Weighted Assets using the methodologies per the advanced approaches capital rules.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.8 Retail Balance and Loss Projections Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Retail Balance and Loss Projections Worksheet
Report Description / Information	The Retail Balance and Loss Projections worksheet collects projections of business-line level loan balances and losses on BHCs' accrual loans only.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Date Dimension
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report

Regulatory Report Code	FR Y-14A

5.1.9 Retail Repurchase Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Retail Repurchase Worksheet
Report Description / Information	The Retail Repurchase worksheet collects data on loans sold by the BHC that may be subject to repurchase risk due to breaches of representations and warranties made during the sale of the loans. It also collects data on loans insured by the US Government for which the insurance coverage could be denied if loan defects are identified. This report contains sub reports. For more details, refer to Table1.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Date Dimension • Delinquency validity check
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

Table1

The below mentioned reports have to be submitted for the abovementioned 6 scenarios (Report Name):

Table Name	Description
Table A.1	LOANS SOLD TO FANNIE MAE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

Table A.2	LOANS SOLD TO FANNIE MAE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1
Table A.3	LOSS PROJECTIONS FOR LOANS SOLD TO FANNIE MAE
Table B.1	LOANS SOLD TO FREDDIE MAC, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1
Table B.2	LOANS SOLD TO FREDDIE MAC, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1
Table B.3	LOSS PROJECTIONS FOR LOANS SOLD TO FREDDIE MAC
Table C.1	LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1
Table C.2	LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1
Table C.3	LOSS PROJECTIONS FOR LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)
Table D.1	LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1
Table D.2	LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1
Table D.3	LOSS PROJECTIONS FOR LOANS SECURITIZED WITH MONOLINE INSURANCE
Table E.1	LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1
Table E.2	LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

Table E.3	LOSS PROJECTIONS FOR LOANS SECURITIZED WITHOUT MONOLINE INSURANCE
Table F.1	WHOLE LOANS SOLD, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE F.1
Table F.2	WHOLE LOANS SOLD, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1
Table F.3	LOSS PROJECTIONS FOR WHOLE LOANS SOLD
Table G.3	TOTAL LOSS PROJECTIONS

5.1.10 Retail ASC 310-30 (SOP03-3) Credit Mark Submission Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Retail ASC 310-30 (SOP03-3) Credit Mark Submission Worksheet
Report Description / Information	The Retail ASC 310-30 worksheet collects information and projections on the BHCs' retail purchased credit impaired (PCI) portfolio. Provide actual information for the third quarter of the reporting period and projected information for the future quarters. The information requested is segregated by product on the worksheet. In the event that a firm has ASC 310-30 pools that include more than one of the products provided on the worksheet, allocate the data between the products in question.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario • Date Dimension
Base Measures	**Measures** • Reporting line Amount • Actual Amortized Cost **Computed Measures** • Aggregations as mentioned in report

Regulatory Report Code	FR Y-14A

NOTE:

The below mentioned reports on Purchased Credit Impaired Portfolios have to be submitted for the above mentioned 6 scenarios (Report Name):

- First Lien Mortgages

- Second Lien HELOANs

- HELOCs

- Other

- Portfolio to be acquired

5.1.11 Projected OTTI for AFS Securities and HTM Securities by CUSIP

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Projected OTTI for AFS Securities and HTM Securities by CUSIP
Report Description / Information	For each CUSIP that incurred losses, this table states the amount of loss projected (over the entire forecast horizon).
Dimensions	**Prompt level Dimension** - Entity ID - Date - Run **Report Dimension** - Scenario - Standard Product Type - Holding Type
Base Measures	**Measures** - Actual Amortized Cost - Projected amount of Credit Loss Portion - Projected amount of Non- Credit Loss Portion - Total OTTI **Computed Measures** - OTTI Measure for Security / CUSIP = Sum of OTTI Credit Loss measure from security / cusip level for projected quarters of the OTTI by Portfolio worksheet - OTTI Measure for Security / CUSIP = Sum of OTTINon-Credit Loss measure from security / cusip level for projected

	quarters of the OTTI by Portfolio worksheet • Total OTTI = Credit Loss Portion + Non-Credit Loss Portion
Regulatory Report Code	FR Y-14A

5.1.12 High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio
Report Description / Information	This is a qualitative report. The detailed assumptions used for determining OTTI are provided in this table. The assumptions should be provided for the instruments that are in the Available for Sale and Held to Maturity book of the Bank Holding company.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Scenario • Holding Type
Base Measures	**Measures** • Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance) • FMV Assumptions • OTTI Vendor Name • Securities Reviewed for potential OTTI for Stress testing • Threshold for Determining OTTI • Macroeconomic/financial variables used in loss estimation •
Regulatory Report Code	FR Y-14A

5.1.13 Projected OTTI for AFS and HTM Securities by Portfolio

Dashboard Name	FR Y-14 Annual

Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Projected OTTI for AFS and HTM Securities by Portfolio
Report Description / Information	For each stress scenario used, the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) over the projection horizon is provided in this worksheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Standard Product Type • Book Type (AFS/HTM) • Date Dimension • Holding Type
Base Measures	**Measures** • Actual Amortized Cost • Projected amount of Credit Loss Portion • Projected amount of Non- Credit Loss Portion • Total OTTI **Computed Measures** • OTTI Measure for Product Type = Sum of OTTI measures from security / cusip level and for each projected quarter • OTTI Measure for Product Type = Sum of OTTI measures from security / cusip level and for each projected quarter • Total OTTI = Credit Loss Portion + Non-Credit Loss Portion
Regulatory Report Code	FR Y-14A

5.1.14 Projected OCI & Fair Value for AFS Securities

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Projected OCI & Fair Value for AFS Securities
Report Description / Information	This report displays the estimated fair values of AFS securities based on a re-pricing of 09/30 positions held on the reporting date using the conditions specified in the macroeconomic scenario. The "Total Actual Fair Market Value" column is the end-of-quarter fair value of the portfolio assets for the reporting quarter. The "Projected OCI" in Columns D - L each represent the pre-tax incremental change in Accumulated Other Comprehensive Income during the period due to changes in the fair value of the securities in the portfolio and may also reflect changes in amortized cost, including changes due to

	amortization and accretion, or any other anticipated factors affecting the amortized cost amounts of AFS holdings. These columns, including the "Total Projected OCI in all Quarters", may be affected by changes in a securities' amortized cost due to a projected experience of OTTI and estimate of OTTI write-down for a given quarter.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Standard Product Type • Holding Type • Scenario (OCI Shock)
Base Measures	**Measures** • Fair Value • Projected OCI • Total Projected OCI **Computed Measures** • Fair Value at STD PROD TYPE = Sum of Fair value at Instrument.
Regulatory Report Code	FR Y-14A

5.1.15 Actual AFS and HTM Fair Market value Sources by Portfolio

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Actual AFS and HTM Fair Market value Sources by Portfolio
Report Description / Information	This worksheet provides information on the sources of actual fair market values as of September 30 of the reporting year. 1. Principal Market Value Source The BHC has to state whether a vendor or proprietary model is used. If using a 3rd party vendor, the BHC should provide the name(s) of the 3rd party vendor(s). 2. The BHC has to inform how often securities are normally marked (e.g., daily, weekly, quarterly and so on)
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension**

	• Standard Product Type • Holding Type • Scenario
Base Measures	**Measures** • Principal Market Value Source • Mark to market Frequency
Regulatory Report Code	FR Y-14A

5.1.16 Trading Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Trading Worksheet
Report Description / Information	The Trading worksheet collects firm-wide trading profit and loss (P/L) results decomposed into the categories listed (Equities, FX, Rates) as of a date specified by the Federal Reserve. For more information on decomposition of losses into risk areas, refer Table 2.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

Table2

The decomposition of losses into risk areas as follows:

Name	Description
Equity	P/L of the Equity portfolio of the BHC
FX	P/L of the Currency portfolio of the BHC
Rates	P/L of the Interest Rate portfolio of the BHC

Commodities	P/L of the Commodity portfolio of the BHC
Securitized Products	P/L from exposures detailed on the Securitized Products and Agencies worksheets.
Other Credit	P/L contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.
Private Equity	P/L of the Private Equity investments of the BHC
Other Fair Value Assets	P/L contribution of Assets that have been assigned for fair Valuation and not captured in the other risk stripes.
Cross-Asset Terms	P/L contribution from intra-asset risks attributable to the co-movement of multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk.

The categories above are not meant to denote lines of business or desks, but rather firm wide totals by risk stripe.

Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot grids do not capture risks attributable to the co-movement of multiple underlying commodities.

5.1.17 Counterparty Credit Risk Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Counterparty Credit Risk Worksheet
Report Description / Information	The CCR worksheet collects projected counterparty credit losses as of a date specified by the Federal Reserve.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Scenario

Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.18 BHC Operational Risk Scenario Inputs and Projections Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	BHC Operational Risk Scenario Inputs and Projections Worksheet
Report Description / Information	This worksheet collects information about the composition of the operational risk loss projections by providing inputs into each scenario, the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the Unit of measure and the projected contribution of those events to the operational loss projection. The data would be provided by the user which will be in synch with PPNR projections worksheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Unit of Measure = Combination of Line of Business & Event Type • Scenario • Dimdates
Base Measures	**Measures** • Projected Operational Risk Losses **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.19 PPNR Projections Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	PPNR Projections Worksheet
Report Description / Information	The PPNR Projections worksheet is based on standardized reporting of each component of PPNR, using business line views.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run • Indicate if deposits are 25% or more of total liabilities **Report Dimension** • Reporting Lines Scenario • Footnotes • Scenario • Dimdates • Internal Consistency check • Footnotes
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.20 PPNR Net Interest Income (NII) Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	PPNR NII Worksheet
Report Description / Information	This worksheet requires BHCs to provide average asset and liability balances and average yields to calculate net interest income.
Dimensions	**Prompt level Dimension** • Entity ID • Date

	• Run • Indicate if deposits are 25% or more of total liabilities **Report Dimension** • Reporting Lines Scenario • Footnotes • Scenario • Dimdates • Internal Consistency check • Footnotes
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.1.21 PPNR Metrics Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	PPNR Metrics Worksheet
Report Description / Information	This worksheet requests information on certain metrics relevant for the assessment of components of PPNR.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Footnotes • Scenario • Dimdates • Internal Consistency check • Footnotes
Base Measures	**Measures** • Reporting Line Amount **Computed Measures**

	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.2   Scenario Schedule

5.2.1   Scenario Cover Sheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Cover Sheet
Report Description / Information	In addition to providing the name and RSSD ID of the institution on this cover sheet, all BHCs should 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.
Dimensions	Prompt level Dimension • Entity ID • Date • Run Report Dimension • Institution Name • RSSD ID
Regulatory Report Code	FR Y-14A

5.2.2   Scenario Variable Definitions

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	• Supervisory Baseline Scenario (additional variables used beyond those supplied) • Supervisory Adverse Scenario (additional variables used beyond those supplied) • Supervisory Severely Adverse Scenario (additional variables used beyond those supplied) • BHC Baseline Scenario (variables not included above) • BHC Adverse Scenario (variables not included above)

	• BHC Additional Scenario #1 (variables not included above)
Report Description / Information	This worksheet is used to list and define the variables included in the BHC stress scenarios.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable definition • Variable names • Scenario
Regulatory Report Code	FR Y-14A

5.2.3 Scenario Variable Projections – Supervisory Baseline Scenario

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Scenario Variable Projections - Supervisory Baseline Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the Supervisory baseline scenario.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Dimdates • Scenario
Base Measures	**Measures** • Actual and Projected Variables
Regulatory Report Code	FR Y-14A

5.2.4 Scenario Variable Projections – Supervisory Adverse Scenario

Dashboard Name	FR Y-14 Annual

Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Scenario Variable Projections - Supervisory Adverse Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the Supervisory Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Dimdates • Scenario
Base Measures	**Measures** • Actual and Projected Variables
Regulatory Report Code	FR Y-14A

5.2.5   Scenario Variable Projections – Supervisory Severely Adverse Scenario

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Scenario Variable Projections - Supervisory Severely Adverse Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the Supervisory Severely Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Dimdates • Scenario
Base Measures	**Measures** • Actual and Projected Variables
Regulatory Report	FR Y-14A

Code	

5.2.6 Scenario Variable Projections- BHC Baseline

Dashboard Name	FR Y-14 Annual
Subject Area	CCAR
Report Name	BHC Baseline
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the BHC baseline scenario.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures** • Actual and Projected Variables
Regulatory Report Code	FR Y-14A

5.2.7 Scenario Variable Projections- BHC Adverse

Dashboard Name	FR Y-14 Annual
Subject Area	CCAR
Report Name	BHC Adverse
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the BHC Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures**

	• Actual and Projected Variables
Regulatory Report Code	FR Y-14A

5.2.8 Scenario Variable Projections- Additional Scenario

Dashboard Name	FR Y-14 Annual
Subject Area	CCAR
Report Name	Additional Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the Additional scenarios.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures** • Actual and Projected Variables
Regulatory Report Code	FR Y-14A

5.3   Regulatory Capital Transition Schedule

5.3.1   Regulatory Capital Transitions Coversheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Transitions Cover Sheet
Report Description / Information	This report would accompany the Regulatory Capital Transitions schedule as a coversheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date

	• Run **Report Dimension** • Institution Name • RSSD ID • As of Date
Regulatory Report Code	FR Y-14A

5.3.2 Regulatory Capital Transitions - Capital Composition

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Transitions - Capital Composition
Report Description / Information	The "Capital Composition" worksheet collects the data necessary to calculate the composition of capital under the Basel III NPR. The data is provided on a fully phased-in basis (i.e., not assuming any transitional or phase-out arrangements included in the Basel III NPR).
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Time Band • Reporting lines • Data Completeness Check • Dimdates • Scenario
Base Measures	**Measures** • Reporting Time Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.3.3 Regulatory Capital Transitions - Exception Bucket Calculator

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Report Name	Regulatory Capital Transitions - Exception Bucket Calculator
Report Description / Information	The "Exception Bucket Calculator" worksheet collects the data necessary to calculate the items that may receive limited recognition in Tier 1 Common Equity, (i.e., significant investments in the common shares of unconsolidated financial institutions, mortgage servicing rights and deferred tax assets arising from temporary difference).
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Time Band • Reporting lines • Data Completeness Check • Dimdates • Scenario
Base Measures	**Measures** • Reporting Time Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.3.4 Risk-weighted Assets (RWA) – Advanced Approach

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	RWA –Advanced approach
Report Description / Information	BHCs provides risk-weighted asset estimates reflecting the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) and the Advanced Approaches NPR. However, for exposures to central counterparties, BHCs will 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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run

	Report Dimension • Time Band • Reporting lines • Data Completeness Check • Dimdates • Scenario
Base Measures	**Measures** • Reporting Time Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.3.5 Risk Weighted Assets (RWA) – General Approach

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	RWA – General Approach
Report Description / Information	In addition to completing the "RWA_Advanced" worksheet, the advanced approaches BHCs are required to complete "RWA_General" worksheet due to the floor requirement as per the Collins Amendment under Section 171 of the DFA. For the purpose of completing the "RWA_General" worksheet, BHCs should 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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Time Band • Reporting lines • Data Completeness Check • Dimdates • Scenario
Base Measures	**Measures** • Reporting Time Amount

	Computed Measures • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.3.6 Regulatory Capital Transitions - Leverage Exposure

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Transitions - Leverage Exposure
Report Description / Information	All BHCs will complete the portion of the worksheet relevant to "Leverage Exposure for Tier 1 Leverage Ratio" (lines 1 - 3). Advanced approaches BHCs will 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 Notices of Proposed Rulemaking (NPR). BHCs will 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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Time Band • Reporting lines • Data Completeness Check • Dimdates • Scenario
Base Measures	**Measures** • Reporting Time Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.3.7 Regulatory Capital Transitions - Planned Actions

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Transitions - Planned Actions
Report Description / Information	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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Description • Action Type • Exposure Type • RWA Type • Time Band • Dimdates • Scenario
Base Measures	**Measures** • Common equity Tier 1 • Tier 1 • RWA_General • RWA_Advanced • Total Assets for Leverage Ratio • Total Leverage Exposure for Supplementary Leverage Ratio • Balance Sheet Impact **Computed Measures** • Totals for all measures across six 4th quarter ends • Total impact of each measure within a quarter. • Quarter over quarter impact of each measure.
Regulatory Report Code	FR Y-14A

5.4 Regulatory Capital Instruments Schedule

All information on proposed capital instrument redemptions and issuances should be based on the BHC baseline scenario.

5.4.1 Regulatory Capital Instruments – Cover Sheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Instruments – Cover sheet
Report Description / Information	This report would accompany the Regulatory Capital Instruments schedule as a coversheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Institution Name • RSSD ID • As of date
Regulatory Report Code	FR Y-14A

5.4.2 Projected Capital Actions and Balances Worksheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Projected Capital Actions and Balances Worksheet
Report Description / Information	This worksheet collects information on the current and projected balances of regulatory capital instruments aggregated by instrument type over the nine quarter horizon. BHCs are to report information on both a notional basis and on the basis of the dollar amount included in regulatory capital.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run

	• Quarter Period **Report Dimension** • Capital Instrument type • General Risk Based Capital Rules treatment • Revised Regulatory Capital Rules treatment • Data completeness check • As of date • Time Band • Dimdates • Scenario
Base Measures	**Measures** • Notional Capital amount ($mil) • Regulatory Capital Amount ($mil) • Regulatory Capital Amount ($mil) • Amount recognized in regulatory capital ($mil) **Computed Measures** • Sum all the instruments for a given category and capital rule type. • Sum all the instruments for a given category and capital rule type.
Regulatory Report Code	FR Y-14A

5.5   Operational Risk Schedule

Operational risk losses are defined in Basel II as losses arising from inadequate or failed internal processes, people and systems, or from external events. Operational risk losses include legal losses but exclude boundary events (e.g., operational losses that could also be classified as credit event losses). The Interagency Final Rule further defines an operational loss 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.

5.5.1   BHC Operational Loss Historical Capital

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	BHC Operational Loss Historical Capital
Report Description /	The data file contains all operational losses, with the exception of data on legal reserves, captured by the institution as of the respective

Information	reporting quarter end, starting from the point-in-time at which the institution began capturing operational loss event data in a systematic manner.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run • Quarter Period **Report Dimension** • Unit of Measure = Combination of Line of Business & Event Type • Time Band • Reporting Lines • Scenario
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.5.2 BHC Legal Reserves Reporting Schedule

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	BHC Legal Reserves Reporting Schedule
Report Description / Information	Report the total number of outstanding/pending legal events by "Basel Business Line (Level 1)" and "Basel Event Type (Level 1)" for which a legal reserve(s) has been established in accordance with the instructions.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run • Quarter Period **Report Dimension** • Time Band • Year • Reporting Lines • Scenario
Base Measures	**Measures**

	• Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.6   Counterparty Credit Risk/ CVA Data Schedule

5.6.1   Counterparty Credit Risk Cover Sheet

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Counterparty Credit Risk Cover Sheet
Report Description / Information	The Cover note provides the FED with information about the Institution Name, RSSD ID, Submission date, Data, as of date, Version and date of receipt.
Regulatory Report Code	FR Y-14A

5.6.2   Top counterparties comprising 95% of firm CVA, ranked by CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top counterparties comprising 95% of firm CVA, ranked by CVA
Report Description / Information	Report 1a is primarily a CVA based report where the top counterparties that comprise of 95% of firm CVA are ranked based on unstressed CVA. The reporting encompasses parameters as enlisted by the Fed and follows the Fed laid out format in which they have to depict the unstressed CVA data. For more information on the reports, refer to the Top Counterparties worksheet below. Top counterparties comprising 95% of fir
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run

	• Quarter Period
	Report Dimension
	• Party Dimension
	• Country Dimension
	• Industry Dimension
	• Rating Dimension
	• Netting Set Dimension
	• Sub Netting Set Dimension
	• Scenario
Base Measures	**Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.3 Top 20 counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed CVA
Report Description / Information	The report 1b Part 1depicts the top 20 counterparty Stressed CVAs as per the Federal Reserve Severely Adverse scenario. For the Counterparty Schedule, a counterparty is defined as a unique combination of the six columns viz.: Counterparty name, Counterparty ID, Industry, Country, Internal Rating and External Rating. Based on this combination, the Application would do the ranking of counterparties. The report is laid out in the same columnar structure as is in 1a. For more information, refer to the attached worksheet. Top 20 counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run

	Report Dimension
	• Party Dimension
	• Country Dimension
	• Industry Dimension
	• Rating Dimension
	• Netting Set Dimension
	• Sub Netting Set Dimension
	• Scenario
Base Measures	**Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.4 Top 20 counterparties ranked by BHC Scenario Stressed CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 counterparties ranked by BHC Scenario Stressed CVA
Report Description / Information	The report 1b Part 2: This portion of the report 1b depicts the Stressed CVA values of top 20 counterparties (identified with those six identifiers as described above) based on BHC Scenario. BHC Scenarios may or may not be similar to those of the Fed, but the BHC is expected to stress the CVA values which represents BHCs view of business. The reporting columns and reporting structure are similar as those of 1a with the exception of the measure, which in this case are the BHC Scenario Stressed CVA values of 20 top counterparties. Top 20 counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension

	• Industry Dimension
	• Rating Dimension
	• Netting Set Dimension
	• Sub Netting Set Dimension
	• Scenario
Base Measures	**Measures**
	• Gross Credit Exposure
	• Net Credit Exposure
	• CVA
	• Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.5 Top 20 Counterparties Ranked by Net CE

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 Counterparties Ranked by Net CE
Report Description / Information	Part 1: The report depicts the top 20 counterparties ranked by Net CE. For the Counterparty Schedule, a counterparty is defined as a unique combination of the six columns, that is: Counterparty name, Counterparty ID, Industry, Country, Internal Rating and External Rating. Based on this combination, the Application would do the ranking of counterparties. The report is laid out in the same columnar structure as is in 1a. For more information, refer to the attached worksheet. Top 20 counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension

	• Sub Netting Set Dimension • Scenario
Base Measures	**Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.6 Top 20 counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed Net CE

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed Net CE
Report Description / Information	Part 2: This portion of the report 1b depicts the top 20 counterparties (identified with six identifiers) based on the Federal Reserve Severely Adverse Scenario Stressed Net CE. The reporting columns and reporting structure are similar as those of 1a with the exception of the ranking measure, which in this case are the Federal Reserve Severely Adverse Scenario Stressed Net CE values of 20 top counterparties. The report is laid out in the same columnar structure as is in 1a. For more information, refer to the attached worksheet. Top 20 counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario

Base Measures	**Measures**
	• Gross Credit Exposure
	• Net Credit Exposure
	• CVA
	• Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.7 Top 20 counterparties ranked by BHC Scenario Stressed Net CE

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 counterparties ranked by BHC Scenario Stressed Net CE
Report Description / Information	Part 3: This portion of the report 1c depicts the top 20 counterparties (identified with six identifiers) based on the BHC Scenario Stressed Net CE. The reporting columns and reporting structure are similar as those of 1a with the exception of the ranking measure, which in this case are the BHC Scenario Stressed Net CE values of 20 top counterparties. The report is laid out in the same columnar structure as is in 1a. For more information, refer to the attached worksheet. Top 20 counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario
Base Measures	**Measures** • Gross Credit Exposure

	• Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.8 Top 20 collateralized counterparties ranked by Gross CE (counterparties with at least one netting set with a CSA agreement in place)

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 collateralized counterparties ranked by Gross CE (counterparties with at least one netting set with a CSA agreement in place)
Report Description / Information	The 1d report is composed of three tabular reports. Generally the reports depict those counterparties which have offered a collateral/s to the exposure that the BHC has taken against the counterparty. At this point, it is not material if the BHC has also posted collaterals on the same deal. In general, the reports are focused on depicting those counterparties who have at least one CSA agreement in place for their netting sets. The report depicts the top 20 collateralized counterparty's Gross Counterparty exposures and CVA. They have been ranked by Gross CE. For the Counterparty Schedule, a counterparty is defined as a unique combination of the six columns viz.: Counterparty name, Counterparty ID, Industry, Country, Internal Rating and External Rating. Based on this combination, the Application would do the ranking of counterparties. The report is laid out in the same columnar structure as is in 1a For more details, refer to the attached worksheet. Top 20 collateralized counterparties ranked
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension

	• Sub Netting Set Dimension
	• Scenario
Base Measures	**Measures**
	• Gross Credit Exposure
	• Net Credit Exposure
	• CVA
	• Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.9 Top 20 collateralized counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place)

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 collateralized counterparties ranked by Federal Reserve Severely Adverse Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place)
Report Description / Information	The 1d report is composed of three tabular reports. Generally the reports depict those counterparties which have offered a collateral/s to the exposure that the BHC has taken against the counterparty. At this point, it is not material if the BHC has also posted collaterals on the same deal. In general, the reports are focused on depicting those counterparties who have at least one CSA agreement in place for their netting sets.
	This portion of the report 1d depicts the Gross Counterparty Exposure and CVA values of top 20 counterparties (identified with six identifiers) ranked by Federal Reserve Severely Adverse Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place).
	For more details, refer to the attached worksheet.
	Top 20 collateralized counterparties ranked
Dimensions	**Prompt level Dimension**
	• Entity ID
	• Date
	• Run
	Report Dimension
	• Party Dimension
	• Country Dimension

	• Industry Dimension
	• Rating Dimension
	• Netting Set Dimension
	• Sub Netting Set Dimension
	• Scenario
Base Measures	**Measures**
	• Gross Credit Exposure
	• Net Credit Exposure
	• CVA
	• Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.10 Top 20 collateralized counterparties ranked by BHC Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place)

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Top 20 collateralized counterparties ranked by BHC Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place)
Report Description / Information	The 1d report is composed of three tabular reports. Generally the reports depict those counterparties which have offered a collateral/s to the exposure that the BHC has taken against the counterparty. At this point, it is not material if the BHC has also posted collaterals on the same deal. In general, the reports are focused on depicting those counterparties who have at least one CSA agreement in place for their netting sets.
	This portion of the report 1d depicts the Stressed Gross Credit Exposure values of top 20 counterparties (identified with six identifiers) based on BHC defined Scenarios.
	For more details, refer to the attached worksheet.
	Top 20 collateralized counterparties ranked
Dimensions	**Prompt level Dimension**
	• Entity ID
	• Date
	• Run
	Report Dimension

	• Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario
Base Measures	**Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.11 Aggregate CVA by ratings and collateralization: Aggregate CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Aggregate CVA by ratings and collateralization: Aggregate CVA
Report Description / Information	Report 1e: The report comprises of four parts the first two of which are at the BHC level, and the second, third are at the Internal & External Ratings level: • Aggregate CVA. • Additional/Offline CVA. • Collateralized Netting sets sorted by internal rating. • Uncollateralized netting sets sorted by internal rating. For more details, refer to the attached worksheet. Aggregate CVA.xlsx
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension**

	• Scenario
Base Measures	**Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14A

5.6.12 Aggregate CVA by ratings and collateralization: Additional/offline CVA Reserves

.

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Aggregate CVA by ratings and collateralization: Additional/offline CVA Reserves
Report Description / Information	Report 1e: Offline CVA Reserves are a category of reserves which are kept by the BHC against Counterparties/Netting Sets to cover probable future losses. Reserves may be kept even when the Netting Sets are collateralized. Reserve creation for a given Counterparty/Netting Set/Trade is at the discretion of the BHC. This table depicts Gross CE, Net CE, and CVA measures at the BHC level (downloaded) for those cases where the BHC has set aside reserves to cover potential counterparty losses in future.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Scenario
Base Measures	**Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.13 Aggregate CVA by ratings and collateralization: Collateralized netting sets (netting sets with a CSA agreement in place) sorted by Internal Rating

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Aggregate CVA by ratings and collateralization: Collateralized netting sets (netting sets with a CSA agreement in place) sorted by Internal Rating
Report Description / Information	Report 1e: This portion of the report depicts the aggregated CVA for each unique pair of internal and external ratings where CSA Agreements are in place (see the Parameter and Measure meanings in 3.1.1 for information on CSA). The ratings here pertain to those of the Netting Set and the Sub Netting Sets. Each Netting Set may be comprised of Trades which may carry their own rating. However, there would be one Adjusted Rating representing the Netting Set. The granularity of the report therefore comes from the Sub Netting Set level. The table is sorted basis the Internal Ratings and is to comprehensively cover all combinations of Internal – External rating pairs across all Netting and Sub Netting sets. In case, there are more than one netting sets with similar internal external ratings, then they would be clubbed for the purpose of reporting. **Example**: while external rating AAA, & internal rating AAA, would be considered as one pair, external rating AAA & internal rating BB would be taken as another unique pair. The data is expected to be aggregated at this level from the Sub netting set level data.
Dimensions	**Prompt level Dimension** - Entity ID - Date - Run **Report Dimension** - Ratings Dimension - Scenario
Base Measures	**Computed Measures** - Gross Credit Exposure - Net Credit Exposure - CVA - Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.14 Aggregate CVA by ratings and collateralization: Uncollateralized netting sets (netting sets without a CSA agreement in place), sorted by Internal Rating

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Aggregate CVA by ratings and collateralization: Uncollateralized netting sets
Report Description / Information	Report 1e: Arranged in pairs of Internal and External rating, this portion of the report depicts the CVAs of those Netting and Sub Netting Sets where the CSA agreements are not in place. Uncollateralized exposures carry higher risk tendencies than the ones which are collateralized. The table is sorted basis the Internal Ratings and is to comprehensively cover all combinations of Internal – External rating pairs across all Netting and Sub Netting sets. In case there are more than one netting sets, with similar internal external rating pair would be clubbed for the purpose of reporting.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Ratings Dimension • Scenario
Base Measures	**Computed Measures** • Gross Credit Exposure • Net Credit Exposure • CVA • Single Name Credit Hedge Amount
Regulatory Report Code	FR Y-14A

5.6.15 EE profile by counterparty: Top counterparties comprising 95% of firm CVA, ranked by CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	EE profile by counterparty: Top counterparties comprising 95% of firm CVA, ranked by CVA
Report Description / Information	The Expected Exposure by Counterparty report holds CVA input information and is to primarily depict the Expected Exposure (EE) of the top counterparties that comprise of 95% of firm CVA along with other measures/parameters which are as follows. The report shows

	the counterparties (with the six identifiers) ranked by the descending order of the unstressed CVA. All the CVA data is depicted in Millions USD.
	It is to be noted that while the report itself does not depict CVA, the ranking is based on the unstressed CVA of the counterparty. Further, report 1a is also based on unstressed Counterparty CVA rankings.
	For more details, refer the attached worksheet.
	EE profile by counterparty Top co
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Tenor Time Bucket Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario
Base Measures	**Measures** • Tenor in years • Expected Exposure BHC Specifications • Marginal Probability of Default • LGD used in CVA Computation • LGD used in PD Computation • Discount Factor
Regulatory Report Code	FR Y-14A

5.6.16 Credit quality by counterparty: Top counterparties ranked by CVA comprising 95% of firm CVA

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0.0.0.0

Report Name	Credit quality by counterparty: Top counterparties ranked by CVA comprising 95% of firm CVA
Report Description / Information	This Credit Quality by Counterparty report shows information on the CDS that cover the Counterparty Exposure. The report 3 is composed of the following parameters and measures. CREDIT QUALITY.xlsx
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Scenario Additional but not report/filter dimensions: • Mapping Approach Dimension • Proxy Mapping Approach Dimension • Market Input Type Dimension • Market Source • Netting Set Dimension • Sub Netting Set Dimension
Base Measures	**Measures** • CDS Residual Maturity Time • Market Spread • Spread Adjustment • Spread used in CVA Calculation • Reporting Date • Comments • Ticker
Regulatory Report Code	FR Y-14A

5.6.17 CVA sensitivities and slides

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	CVA sensitivities and slides
Report Description / Information	The CVA Sensitivities and Slides report provides a snapshot of the portfolio of the counterparty across different Ratings, spreads and stress values, along with the names of the top ten counterparties with one basis point shocked CVA.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Distinct dimension as per report requirement • Rating Dimension • Scenario Dimension • Maturity Dimension • Entity Dimension • Exposure Region Dimension • Party Dimension • Commodity Group Dimension • CVA Sensitivity Factor Dimension • Currency Dimension
Base Measures	**Measures** • CVA
Regulatory Report Code	FR Y-14A

5.6.18 Securities Financing Transactions (SFT) Securities Financing Transactions (SFT) - Top 20 SFT Counterparties by Cash Posted

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Securities Financing Transactions (SFT) - Top 20 SFT Counterparties by Cash Posted
Report Description / Information	The Securities Financing Transaction report is primarily designed to report the BHC's Securities Financing Transaction exposures where in table 1 of this report displays the top 20 counterparties that are ranked

	based on Stressed Net Credit Exposure and Cash posted.
	For the purpose of a counterparty record, each record is defined as a unique combination of Counterparty Name, Counterparty ID, Industry, Country, Internal and External Rating (six identifiers). Further each record may be associated with a Netting Set and/or Sub Netting Set identifiers. Even though it may be optional for the counterparties to enter into Netting agreements, the data of the report is depicted at the level of the Sub Netting Set while satisfying the six identifiers condition stated above. In effect, the lowest granularity of the report is the Sub Netting Set level, and Counterparty data will be shown even when a given counterparty does not have any netting set agreements. The report will not depict any individual Trade data that the counterparty may have (those which are not netted) The layout of this report comprises of the following information: 1. Market Value of Indemnified Securities Lent and Market Value of Cash Collateral Reinvested. 2. Market Value of Securities Posted & Cash Received under REPO and Market Value of Securities Received & Cash Posted under REVERSE REPO. 3. Market Value of Securities Posted & Securities/Cash Received under Securities Lending Transactions and Market Value of Securities Received & Securities/Cash Posted under Securities Borrowing Transactions.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario • Instrument type • Issuer Dimension
Base Measures	**Measures** • Net Credit Exposure **Computed Measures** • RANKING FOR TABLE 1: 1) Top 20 counterparties as ranked by Stressed Net CE. 2) Find the sum of "Cash posted" = Cash Posted Repo and Reverse Repo+ Cash Posted Securities Lending and Borrowing. Now rank these 20 counterparties based on the

	"Cash Posted" •
Regulatory Report Code	FR Y-14A

5.6.19 Securities Financing Transactions (SFT) - Aggregate SFTs by Internal Rating

Dashboard Name	FR Y-14 Annual
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Securities Financing Transactions (SFT) - Aggregate SFTs by Internal Rating
Report Description / Information	The Securities Financing Transaction report is primarily designed to report the BHC's Securities Financing Transaction exposures. The table 2 of this report displays the Counterparties aggregated by Rating. The reporting encompasses parameters as enlisted by the Fed and follows the Fed laid out format. The layout of this report comprises of the following information: 1. Repo and Reverse Repo - Gross Value of Instruments on Reporting Date 2. Securities Lending and Borrowing - Gross Value of Instruments on Reporting Date
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Party Dimension • Country Dimension • Industry Dimension • Rating Dimension • Netting Set Dimension • Sub Netting Set Dimension • Scenario • Instrument type • Issuer Dimension
Base Measures	**Measures** • Net Credit Exposure

	Computed Measures • RANKING FOR TABLE 2: Aggregate SFTs by Internal Rating • Indemnified Securities Lent Market Value • Indemnified Cash Collateral Reinvested Market Value • Market Value of Securities Posted and Received • Cash amount posted and Received
Regulatory Report Code	FR Y-14A

6 FR Y – 14 Quarterly

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.

The FR Y-14Q report comprises of Retail, Securities, Regulatory Capital Instruments, Basel III/Dodd-Frank, 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.

6.1 Regulatory Capital Transitions

The Regulatory Capital Transitions schedule collects As-of-date data. BHCs must reflect the revised regulatory capital rules on a fully phased-in basis (for example, 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).

6.1.1 Coversheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Coversheet
Report Description / Information	This report would accompany the Regulatory Capital Transitions Schedule as a coversheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Institution Name • RSSD ID • Submission Date • As of Date
Regulatory Report Code	FR Y-14Q

6.1.2 Capital Composition

Dashboard Name	FR Y-14 Quarterly

Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Capital Composition
Report Description / Information	This worksheet collects the data necessary to calculate the composition of capital under the guidelines set forth by the Revised Regulatory Capital Rule (July 2013).
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Data completeness check • Comments
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.1.3 Exception Bucket Calculator

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Exception Bucket Calculator
Report Description / Information	This worksheet collects the data necessary to calculate the items that may receive limited recognition in Common Equity Tier 1 (that is significant investments in the common shares of unconsolidated financial institutions, mortgage servicing assets and deferred tax assets arising from temporary differences).
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Data completeness check • Comments

Base Measures	**Measures**
	• Reporting Line Amount
	Computed Measures
	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.1.4 Risk Weighted Assets (RWA) - Advanced

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	RWA - Advanced
Report Description / Information	In this worksheet, BHCs provides 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.
Dimensions	**Prompt level Dimension**
	• Entity ID
	• Date
	• Run
	Report Dimension
	• Reporting Lines
	• Data completeness check
	• Comments
Base Measures	**Measures**
	• Reporting Line Amount
	Computed Measures
	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.1.5 Risk Weighted Assets (RWA) - General

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	RWA - General

Report Description / Information	In this worksheet, BHCs will 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. 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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Data completeness check • Comments
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.1.6 Leverage Exposure

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Leverage Exposure
Report Description / Information	The BHCs will report exposure measures for the leverage ratios based upon methodologies in the revised regulatory capital rule (July 2013).
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Reporting Lines • Data completeness check • Comments
Base Measures	**Measures**

	• Reporting Line Amount
	Computed Measures
	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.1.7 Planned Actions

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Planned Actions
Report Description / Information	The 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.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Description • Action Dimension - Action Type • Action Dimension - Exposure Type • Action Dimension - Exposure Type
Base Measures	**Measures** • Planned action amount impacting Common equity Tier 1 • Planned action amount impacting Tier 1 • Planned action impact on RWA general • Planned action impact on RWA Advanced • Planned action impact on Average Total Assets for Leverage Capital Purposes • Planned action impact on Average Total Assets for Leverage Capital Purposes • Planned action impact on Balance Sheet • Planned action - Confirm detailed description of action provided in separate attachment • Planned action comment

	Computed Measures
	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.2 Regulatory Capital Instruments Schedule

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.

6.2.1 Coversheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Coversheet
Report Description / Information	This coversheet is meant to accompany the Regulatory Capital Instruments worksheet.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Institution Name • RSSD ID • Submission Date • As of Date
Regulatory Report Code	FR Y-14Q

6.2.2 Regulatory Capital Instruments as of Quarter end

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Instruments as of Quarter end
Report Description /	This worksheet collects historical information on the BHCs' regulatory

Information	capital instruments as of the end of the most recent quarter.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Capital Instruments
Base Measures	**Measures** • CUSIP or unique identifier provided by BHC • General risk based capital rules treatment • Revised regulatory capital rule (July 2013) treatment • Notional amount ($Millions) • Amount recognized in regulatory capital ($Millions) • Cumulative / noncumulative • Comments
Regulatory Report Code	FR Y-14Q

6.2.3 Regulatory Capital Instrument Repurchases/Redemptions during Quarter

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Instrument Repurchases/Redemptions during Quarter
Report Description / Information	This worksheet provides details on redemption and Instrument repurchase activity for its capital instruments during the quarter.
Dimensions	**Prompt level Dimension** • Entity ID • Date • Run **Report Dimension** • Capital Instruments
Base Measures	**Measures** • CUSIP or unique identifier provided by BHC • General risk based capital rules treatment • Revised regulatory capital rule (July 2013) treatment

	- Redemption action - Date on which action was executed - Notional amount transacted ($Millions) - Regulatory capital amount transacted ($Millions) - Notional amount remaining at quarter end ($Millions) - Amount recognized in regulatory capital remaining at quarter end ($Millions) - Comments
Regulatory Report Code	FR Y-14Q

6.2.4 Regulatory Capital Instruments Issuances during Quarter

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Regulatory Capital Instruments Issuances during Quarter
Report Description / Information	This report provides details on any issuances of capital instruments that were included in regulatory capital during the quarter.
Dimensions	**Prompt level Dimension** - Entity ID - Date - Run **Report Dimension** - Capital Instruments
Base Measures	**Measures** - CUSIP or unique identifier provided by BHC - Is issuance result of conversion? - If conversion, indicate CUSIP of original instrument - Date of issuance - General risk based capital rules treatment - Revised regulatory capital rule (July 2013) treatment - Cumulative / noncumulative - Perpetual / dated - If dated, date of maturity - Issuer call - If callable, optional call date - Fixed / floating - Index

	• Convertible / non-convertible
	• Existence of step up or other incentive to redeem
	• Notional amount transacted ($Millions)
	• If convertible, mandatory or optional conversion?
	• If convertible, specify instrument type into which it will convert
	• Comments
	• Regulatory capital amount transacted ($Millions)
	• Spread over index (bps)
	• Coupon / dividend rate (bps)
Regulatory Report Code	FR Y-14Q

6.3   Trading

This schedule is designed to capture P/L sensitivities of assets that 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, that is, "Trading activities typically include:

- 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,
- 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
- Acquiring or taking positions in such items as an accommodation to customers or for other trading purposes."

6.3.1.1   Trading, PE & Other Fair Value Assets Cover Sheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Cover sheet
Report Description / Information	This coversheet is meant to accompany the Trading worksheets.
Dimension	**Report Dimension** • Institution Name • Effective Date • Date of Data Submission

Regulatory Report Code	FR Y-14Q

6.3.1.2 Equity by Geography

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Equity by Geography
Report Description / Information	This worksheet displays the measures related to Equity instruments and derivative positions on Equity instruments according to Regional groupings (where countries are grouped according their level of development or Geography)
Dimension	**Report Dimension** • Stress Dimension • Exposure Economic Zone Dimension • Exposure Country Dimension • Index Dimension • Index Type • x axis - Option Expiry • Instrument type
Base Measure	**Computed Measure** • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt) • Profit/Loss • Aggregation as Displayed • Error Check
Regulatory Report Code	FR Y-14Q

6.3.1.3 Equity Spot-Vol Grid

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Equity Spot-Vol Grid

Report Description / Information	This report displays the grid entries that are arrived at by shocking the entire volatility surface by the specified volatility shock and shock all equity prices by the specified spot shock.
Dimension	Report Dimension • Stress Dimension • Instrument type
Base Measure	Computed Measure • Profit/(Loss) from changes in Spot/Vol ($MM) • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt)
Regulatory Report Code	FR Y-14Q

6.3.1.4 Other Equity

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Other equity
Report Description / Information	This worksheet displays the measures related to Profit/Loss from a -1% change in dividends from equity.
Dimension	Report Dimension • Exposure Country Region • x axis -Rate Tenor • Stress Dimension • Instrument type
Base Measures	Computed Measures • Profit/Loss • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.5   FX Spot Sensitivities

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	FX Spot Sensitivities
Report Description / Information	This worksheet displays the effect of change in Spot FX rates on the FX and FX Derivative holdings of the BHC.
Dimension	Report Dimension • Currency 1 • Currency 2 • Stress Dimension • Instrument type
Base Measures	Computed Measures • Delta ($MM) • Gamma ($MM / +1%) • $MM Profit/(Loss) From % Change in Spot Price in Currency2/Currency1 • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.6   FX Vega

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	FX Vega
Report Description / Information	This Worksheet displays the effect of volatility in the FX Spot prices on the FX derivative positions of the BHC.
Base Measures	Computed Measures • FX Lognormal Vega ($K / +1 vol pt) • Aggregation as Displayed
Dimension	Report Dimension • Currency 1 • Currency 2 • x axis - Option Expiry • Instrument type

Regulatory Report Code	FR Y-14Q

6.3.1.7 Rates DV01

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Rates DV01
Report Description / Information	This report shows the Dollar Value for a 1 basis point decrease in the yield used for valuation of the Interest Rate Instruments.
Dimension	Report Dimension • Instrument type • Economic Region • Currency • x axis - Instrument Maturity • y axis - Rate Tenor
Base Measures	Computed Measures • Directional Risk Value • Basis Risk Value • $MM P/(L) from a Parallel Move in Rates (bps) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.8 Rates Vega

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Rates Vega
Report Description / Information	This report shows the sensitivity of the BHC's interest rate derivative position to a change in the volatility of the underlying instrument.
Dimension	Report Dimension • Economic Region • Currency • x axis - Underlying Instrument Maturity

Base Measures	Computed Measures
	- Interest Rate normal Vega - Interest Rate lognormal Vega - Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

(table continued — upper cell before Base Measures)

	- y axis - Instrument Maturity - Instrument type

6.3.1.9   Other Rates

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Other Rates
Report Description / Information	This report shows the price sensitivity of derivative instruments on inflation indexed instruments to the change in price of inflation linked instruments; as well as the effect of interest rates on the price of cross currency basis swaps.
Dimension	Report Dimension - x axis - Instrument Maturity - Instrument type
Base Measure	Computed Measures - Inflation Delta ($K / +1 bp) - Basis Risk - Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.10   Energy

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Energy
Report Description / Information	This report shows the effect of change in the prices of underlying energy products on the derivative position
Dimension	Report Dimension

	• Commodity (Energy) • Commodity (Energy) Group • Commodity Conversion • Index Type
Base Measure	Computed Measures • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.11 Metals

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Metals
Report Description / Information	This report shows the effect of change in the prices of underlying Commodity (Metal) on the derivative position.
Dimension	Report Dimension • y axis - Instrument Maturity • Metal Group • Commodity (Metal)
Base Measure	Computed Measures • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.12 Ags and Softs

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR

Report Name	Ags and Softs
Report Description / Information	This report shows the effect of change in the prices of underlying Commodity (Agriculture) on the derivative position.
Dimension	Report Dimension • y axis - Instrument Maturity • Commodity (Ags and Soft)
Base Measure	Computed Measures • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.13 Commodity Indices

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Commodity Indices
Report Description / Information	This report shows the effect of change in the prices of underlying Commodity Indices on the derivative position. The types of commodity Indices covered are: a. Long/Short (these are types of Indices and not Positions sounding Buy & Sell) b. Diversified
Dimension	Report Dimension • Index Dimension • y axis - Instrument Maturity • Instrument type • Index Type
Base Measure	Computed Measures • Delta ($MM) • Gamma ($MM / +1%) • Vega ($MM / +1 vol pt) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.14   Commodity Spot-Vol Grids

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Commodity Spot-Vol grids
Report Description / Information	This report displays the dollar effect of shocking the entire volatility surface by the specified volatility shock and all commodity prices by the specified spot shock.
Dimension	Report Dimension • Commodity type • Index Dimension • Index Type • Stress Dimension
Base Measure	Computed Measures • Profit/(Loss) from changes in Spot/Vol ($MM) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.15   Securitized Products

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Securitized products
Report Description / Information	This report gives the Market value and Notional value of various securitized products held by the BHC.
Dimension	Report Dimension • Regulatory Product Type Group • Product Type • Rating • Vintage
Base Measure	Computed Measures • MV* ($MM) • Notional ($MM) • Aggregation as Displayed

Regulatory Report Code	FR Y-14Q

6.3.1.16   Agencies

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Agencies
Report Description / Information	This report shows the Market values and other sensitivity measures of US Residential, non-residential and Non US Agency products and Agency Credit Derivatives to which the BHC has an exposure.
Dimension	Report Dimension • Country Dimension • Regulatory Product Type Group • Rating • Stress Dimension
Base Measure	Computed Measures • DV01 ($K / -1 bp) • CS01 ($K/+1 bp OAS widening) • $K / +1% rise in prepayments • Profit/(Loss) in $K • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.17   Munis

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Munis
Report Description / Information	This report shows the Market Value and other sensitivity measure values of various financial products issued by Municipals and Municipal Credit Derivatives to which the BHC has an exposure.
Dimension	Report Dimension • Standard Instrument Class • y axis - Instrument Maturity

	• Stress Dimension
Base Measure	Computed Measures • MV* ($MM) • DV01 ($K / -1 bp) • CS01 ($K/+1 bp OAS widening) • $K / +1% rise in prepayments • Profit/(Loss) in $K • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.18   Auction Rates Securities (ARS)

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Auction rates Securities
Report Description / Information	This report shows the Market Value and other Sensitivity measures of various Auction Rate Securities to which the BHC has an exposure.
Dimension	Report Dimension • Instrument Types • y axis - Instrument Maturity • Rating
Base Measures	Computed Measures • MV* ($MM) • DV01 ($K / -1 bp) • CS01 ($K/+1 bp OAS widening) • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.19 Corporate Credit – Advanced

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Corporate Credit – Advanced Economies
Report Description / Information	This report displays the measures relating to the BHC's Credit exposures to the debt of Corporate from Advanced economies and also the Credit derivative positions on them.
Dimension	Report Dimension • Standard Instrument Class • Rating • Index Dimension • Index Type • y axis - Instrument Maturity • Stress Dimension • Economic Zone
Base Measures	Computed Measures • MV* ($MM) • Notional ($MM) • CS01 ($K/+1 bp spread widening) • Profit/(Loss) in $K • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.20 Corporate Credit – Emerging Markets

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Corporate Credit – Emerging Markets
Report Description / Information	This report displays the measures relating to the BHC's Credit exposures to the debt of Corporate from Emerging Markets and also

	the Credit derivative positions on them.
Dimension	Report Dimension • Standard Instrument Class • Rating Index Dimension • y axis - Instrument Maturity • Stress Dimension • Index Type • Economic Zone
Base Measures	Computed Measures • MV* ($MM) • Notional ($MM) • CS01 ($K/+1 bp spread widening) • Profit/(Loss) in $K • Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.21 Sovereign Credit

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Sovereign Credit
Report Description / Information	This report displays the Market Value, Notional value and other sensitivity measures related to the BHC's exposure to Sovereign Credit and also exposure to the derivative positions on them.
Dimension	Report Dimension • Economic Region • Country • Currency • Absolute Shift Dimension • Stress Dimension
Base Measures	Computed Measures • MV* ($MM) • Notional ($MM) • CS01 ($K/+1 bp spread widening) • Profit/(Loss) in $K

	• Aggregation as Displayed
Regulatory Report Code	FR Y-14Q

6.3.1.22 Credit Correlation

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Credit Correlation
Report Description / Information	This report displays the base correlation sensitivities between different tranches of the CDS indices as well as between different tranches of the Loan indices. It also displays the Long and Short position in the Market and Notional Value of Index and Bespoke products.
Dimension	Report Dimension • Exposure Type • Index Dimension • Index Type • Tranche name • Instrument type • x axis - Instrument Maturity • Tranche Detachment Point
Base Measures	Computed Measures • Profit/(Loss) in $K • Bond Equivalent Market Value • Notional Value
Regulatory Report Code	FR Y-14Q

6.3.1.23 IDR – Corporate Credit

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	IDR – Corporate Credit
Report Description / Information	This worksheet captures the measures related to Corporate Credit single name exposures, Decomposed single name exposures and Multiname indices.
Dimensions	Report Dimension

	• Credit Position • Economies • Instrument type • Index Dimension • Index Type • Ratings • Trenched • Index Composition type
Base Measures	Computed Measures • JTD Basis Market Value • Notional Value
Regulatory Report Code	FR Y-14Q

6.3.1.24 IDR – Jump to Default

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	IDR – Jump to Default
Report Description / Information	This report shows the Jump to Default equivalent values of securities that have a potential to exhibit Jump to Default.
Dimensions	Report Dimension • Obligor Name • Credit Position • Country • Industry • Rating
Base Measures	Measures • Jump To Default Market Value • Recovery Rate
Regulatory Report Code	FR Y-14Q

6.3.1.25 Private Equity

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Private Equity
Report Description / Information	This worksheet is meant to capture carry value of Private Equity investments across regions and aggregated by GICS code.
Dimensions	Report Dimension • Industry Sector • GICS Code • Industry Group • Country

Base Measures	Computed Measures • Carry Value
Regulatory Report Code	FR Y-14Q

6.3.1.26   Other Fair Value Assets

Dashboard Name	FR Y-14 Quarterly
Subject Area	CCAR
Report Name	Other Fair Value Assets
Report Description / Information	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.
Dimensions	Report Dimension • Standard Instrument Class • Industry Sector • GICS Code • Industry Group • Country
Base Measures	Computed Measures • Fair value
Regulatory Report Code	FR Y-14Q

6.4   Securities

6.4.1   Securities Cover Sheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Securities Cover Sheet
Report Description / Information	This report would accompany the Securities Schedule as a coversheet.
Regulatory Report Code	FR Y-14Q

6.4.2 AFS and HTM Securities 1

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	AFS and HTM Securities 1
Report Description / Information	This 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).
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Identifier Type (CUSIP/ISIN/Other) • Identifier Value (CUSIP/ISIN) • Security Description • Accounting Intent (AFS, HTM)
Base Measures	**Measures** • Amortized Cost • Market Value • Current Face Value • Original Face Value • Pricing Date • Book Yield • Purchase Date • OTTI Taken
Regulatory Report Code	FR Y-14Q

6.4.3 AFS and HTM Securities 2

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	AFS and HTM Securities 2
Report Description / Information	This worksheet provides the summary of aggregate positions and OTTI taken into earnings for the quarter-end.

Dimensions	**Prompt level Dimension**
	• Entity Id
	• Date
	• Run
	Report Dimension
Base Measures	**Computed Measures**
	• Amortized Cost
	• Market Value
	• Current Face Value
	• OTTI for the Reporting Quarter
	• Realized Gains/Losses From Sales of Securities for the Reporting Quarter
	• Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.5   PPNR Schedule

6.5.1   PPNR Submission Worksheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	PPNR Submission Worksheet
Report Description / Information	The PPNR Submission worksheet is based on standardized reporting of each component of PPNR, using business line views.
Dimensions	**Prompt level Dimension**
	• Entity Id
	• Date
	• Run
	• Indicate if deposits are 25% or more of total liabilities
	Report Dimension
	• Reporting Lines
	• Dimdates
	• Internal Consistency check
	• Footnotes
Base Measures	**Measures**

	• Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.5.2 PPNR Net Interest Income (NII) Worksheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	PPNR Net Interest Income (NII) Worksheet
Report Description / Information	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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run • Indicate if deposits are 25% or more of total liabilities **Report Dimension** • Reporting Lines • Dimdates • Internal Consistency check • Footnotes
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.5.3 PPNR Metrics Worksheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Report Name	PPNR Metrics Worksheet
Report Description / Information	The PPNR Metrics worksheet requests information on certain metrics relevant for the assessment of components of PPNR.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Dimdates • Internal Consistency check • Footnotes
Base Measures	**Measures** • Reporting Line Amount **Computed Measures** • Aggregations as mentioned in report
Regulatory Report Code	FR Y-14Q

6.6 Retail fair Value Option/Held for Sale (FVO/HFS) Schedule

6.6.1 FVO/HFS Coversheet

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	FVO/HFS Coversheet
Report Description / Information	The Fair Value Option Held for Sale Coversheet is a placeholder for some basic information of the reporting under the FR – Y14Q set of reports.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Institution Name • RSSD ID • Date of Data Submission

Regulatory Report Code	FR Y-14Q

6.6.2   Retail FVO/HFS Loans

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Retail FVO/HFS Loans
Report Description / Information	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).
Dimensions	**Table 1** **Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • FVO/HFS Retail Loans • Forward Contract • Repurchase • Recourse **Table 2** **Prompt level Dimension** **Report Dimension** • FVO/HFS Retail Loans • Forward Contract • Repurchase • Vintage
Base Measures	**Table 1** **Computed Measures** • Carrying Value ($MM) • Unpaid Principal Balance ($MM) • Aggregations as mentioned in report **Table 2** **Computed Measures** • Carrying Value ($MM) • Aggregations as mentioned in report

Regulatory Report Code	FR Y-14Q

6.7 Mortgage Servicing Right data Collection

This report, through its 5 Sub-Reports captures the attributes and measures of the Bank Holding Company's 1st Lien Residential Mortgage Servicing Rights portfolio.

6.7.1 General Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Mortgage Servicing Right data Collection
Report Description / Information	This report displays the Book Value and Market Value of Mortgage instruments as of the most recent quarter. It also reports the aggregate dollar volume and the total number of mortgage loans serviced.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • MSR Instrument Type
Base Measures	**Measures** • MSR BV • MSR FV • Loans Serviced ($) • Loans Serviced (#)
Regulatory Report Code	FR Y-14Q

6.7.2 Current Capitalization Rate Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Mortgage Servicing Right data Collection
Report Description / Information	This report provides the capitalization rate (multiple) and base mortgage rate on FNMA/FHLMC, Jumbo and GNMA 30 year products

	sold during the quarter into a current coupon secondary market MBS.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Regulatory Product Classification • Servicing Multiple type
Base Measures	**Measures** • Loan amt • T&I • Fee • Median • Avg. • 25th % • 75th %
Regulatory Report Code	FR Y-14Q

6.7.3 Valuation Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Mortgage Servicing Right data Collection
Report Description / Information	This report provides the information to ascertain the method, model and inputs used for Valuation of the MSR portfolio.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Valuation Model
Base Measures	**Measures** • 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)
Regulatory Report Code	FR Y-14Q

6.7.4 MSR Valuation Sensitivity Analysis

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Mortgage Servicing Right data Collection
Report Description / Information	This report shows the sensitivity of the MSR Agency & Non-Agency portfolio of Fixed and Adjustable rate instruments to change in various measures that are used for valuing them.
Dimensions	**Prompt level Dimension** **Report Dimension** • Instrument Type • Rate Type
Base Measures	**Measures** • Valuation Amount
Regulatory Report Code	FR Y-14Q

6.7.5 Detailed Valuation Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Mortgage Servicing Right data Collection
Report Description / Information	This report displays the inputs required for valuing the BHCs MSR portfolio.
Dimensions	**Report Dimension** • Instrument Type • Interest Rate Band
Base Measures	**Measures** • FV Multiple

	• Prepayment Speed (CPR)
	• Discount Rate (%)
	• OAS (bps)
	• WAC (%)
	• WAM (mos)
	• WASF (%)
	• WART (mos)
	• WAL (mos)
	• Avg. Loan Size ($)
	• Cost to Service per Loan ($)
	• Ancillary Income per Loan ($)
	• Default Rate (CDR)
	• Unpaid Principal Balance ($)
Regulatory Report Code	FR Y-14Q

6.8   Operational Risk Schedule

6.8.1   Operational Loss History – Loss Data Collection schedule

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Operational Loss History – Loss Data Collection schedule
Report Description / Information	The data file contains 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Basel Event-Type Category: Level 1 • Basel Event-Type Category: Level 2 • Basel Business Line Level 1 • Basel Business Line Level 2 • Internal Business Line or Corporate Function •

Base Measures	**Measures** • Reference Number • Capture Date • Occurrence Date • Discovery Date • Accounting Date • Applicable Loss Data Collection Threshold • Gross Loss Amount ($USD) • Recovery Amount ($USD) • Acquired or Merged Entities • Is Loss Event Included in the Institution's Most Recently Reported Operational Risk Capital Estimate? • Unit of Measure • Detailed Description of Loss Event (required for events > $250k) •
Regulatory Report Code	FR Y-14Q

6.8.2 Operational Loss History – Internal Business Line

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Operational Loss History – Internal Business Line
Report Description / Information	This report contains a list of the Internal Business Lines for Operational Risk reporting
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Internal Business Line Code • Internal Business Line Name • Internal Business Line Description
Base Measures	**Measures** -
Regulatory Report Code	FR Y-14Q

6.8.3   Operational Loss History – Unit of Measure

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Operational Loss History – Unit of Measure
Report Description / Information	This report contains the BHC's Units of Measure for Operational Risk reporting
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Unit of Measure Code • Unit of Measure Name • Unit of Measure Description
Base Measures	**Measures** -
Regulatory Report Code	FR Y-14Q

6.8.4   Operational Loss History – Threshold Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Operational Loss History – Threshold Information
Report Description / Information	This report contains the Operational Loss Data collection Threshold of the BHC.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Applicable Internal Business Line (S)
Base Measures	**Measures** • Collection Threshold (s) • Effective Time Period of Collection Threshold (FROM)

	• Effective Time Period of Collection Threshold (TO)
	• Comments
Regulatory Report Code	FR Y-14Q

6.8.5 Legal Reserves Frequency

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Legal Reserves Frequency
Report Description / Information	Report the total number of outstanding/pending legal events by "Basel Business Line (Level 1)" and "Basel Event Type (Level 1)" for which a legal reserve(s) has been established in accordance with the following instructions.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Quarter • Year • Basel Event Type • Basel Business Line
Base Measures	**Measures** • Number of Outstanding/Pending Legal Events
Regulatory Report Code	FR Y-14Q

6.9 Supplemental Schedule

6.9.1 Supplemental Information

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Supplemental Information
Report Description / Information	The Schedule reporting is handled through a dedicated dimension table which can be made use of by the BHC to identify accounts that appropriately correspond to the FR Y9C – HC – C reporting lines. The

	HC-C section provides conditions that qualify an account to be put under a specific section. The dimension is a combination of Product/Mitigant/Location.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • FRY9C HCC SCHEDULE
Base Measures	**Computed Measures** • Gross Charge off • Carrying Cost • Purchase Impairment • Over limit amount
Regulatory Report Code	FR Y-14Q

6.10 Retail

The Retail Schedule is comprised of International Auto Loan, US Auto Loan, International Credit Card, International Home Equity, International First Lien Mortgage, International Other Consumer Schedule, US Other Consumer, International Small Business, US Small Business and Student Loans.

Each report is reported with Monthly data spread across its respective dimensions and measures.

The OBIEE provides a separate link for each Schedule. The link leads to a Workbook containing the Schedule details.

Measures are generally repetitive between all the Schedules; a given measure may require reporting 'As of date value', or 'Month-to-date' value. The following list identifies the treatment applicable for different measures. Measures would be aggregated from account level and depicted per the layout described in the Wireframe.

6.10.1 INTERNATIONAL AUTO LOAN

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	INTERNATIONAL AUTO LOAN
Report Description / Information	In this worksheet, include international (not US or US territories and possessions) auto loans and international auto leases. Segment the portfolio along all combinations of the segment variables. There are three product type segments, three original FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.2 US AUTO LOAN

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	US AUTO LOAN
Report Description / Information	For the US Auto Loan Worksheet include all domestic auto loans and domestic auto leases. Segment the portfolio along all combinations of the segment variables. There are three product type segments, six age segments, three original LTV segments, five original FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • LTV (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands)

	• Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.3 INTERNATIONAL CREDIT CARD

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	INTERNATIONAL CREDIT CARD
Report Description / Information	In the International Card Worksheet include all international (not U.S. or U.S. territories or possessions) consumer card loans and international corporate and SME credit card loans. Segment the portfolio along all combinations of the segment variables. There are three product type segments, two age segments, four geography segments, five delinquency status segments, and three original FICO score or equivalent segments; therefore, the portfolio must be divided into a total of 3*2*4*5*3 = 360 distinct segments.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.4 INTERNATIONAL HOME EQUITY

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)

Report Name	INTERNATIONAL HOME EQUITY
Report Description / Information	In the International Home Equity Worksheet include all international home equity loans (not US or US territories and possessions) secured by real estate and include international first lien and second lien home equity lines. Segment the portfolio along all combinations of the segment variables. There are two product type segments, three origination FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • LTV (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.5 INTERNATIONAL FIRST LIEN MORTGAGE

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	INTERNATIONAL FIRST LIEN MORTGAGE
Report Description / Information	In the International First Lien Mortgage Worksheet include all international (not US or US territories or possessions) first lien mortgage loans secured by real estate. 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. There are two product type segments, three origination FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • LTV (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.6 INTERNATIONAL OTHER CONSUMER SCHEDULE

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	INTERNATIONAL OTHER CONSUMER SCHEDULE
Report Description / Information	In the International Other Consumer worksheet, include all international loans excluding student loans and non-purpose securities based loans and should also include all international non-auto leases. Segment the portfolio along all combinations of the segment variables. There are five product type segments, five delinquency status segments, three original FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • LTV (dim_bands) • FICO Score (dim_bands)

	• Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.7 US OTHER CONSUMER

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	US OTHER CONSUMER
Report Description / Information	In the US Other consumer worksheet, include all domestic loans excluding student loans and non-purpose securities based loans. Include domestic non-auto leases. Segment the portfolio along all combinations of the segment variables. There are five product type segments, five delinquency status segments, three original FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.8 INTERNATIONAL SMALL BUSINESS

Dashboard Name	FR Y-14 Quarterly

Oracle Financial Services Enterprise Stress Testing and Capital Planning Analytics Release 8.0.0.0.0

Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	INTERNATIONAL SMALL BUSINESS
Report Description / Information	In the International Small Business 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. Segment the portfolio along all combinations of the segment variables. There are three product type segments, two age segments, four geography segments, three original FICO 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.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • Secured/UnSecured (Common Account Summary – f_secured_flag) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Geography (dim_region)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.9 US SMALL BUSINESS

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	US SMALL BUSINESS
Report Description / Information	In the US Small Business 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. Exclude corporate and SME credit card loans. Segment the portfolio along all combinations of the segment variables listed. There are three product type segments, two age segments, three original FICO 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.
Dimensions	**Prompt level Dimension** - Entity Id - Date - Run **Report Dimension** - Product Type (dim_product) - Age (dim_bands) - Secured/Unsecured (Common Account Summary – f_secured_flag) - FICO Score (dim_bands) - Delinquency Status (dim_bands)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

6.10.10   STUDENT LOAN

Dashboard Name	FR Y-14 Quarterly
Subject Area	Comprehensive Capital Analysis & Review (CCAR)
Report Name	STUDENT LOAN
Report Description / Information	Include all Student Loans in this worksheet. Segment the portfolio along all combinations of the segment variables. There are two product type segments, five age segments, three original FICO 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.
Dimensions	**Prompt level Dimension** - Entity Id - Date

	• Run **Report Dimension** • Product Type (dim_product) • Age (dim_bands) • FICO Score (dim_bands) • Delinquency Status (dim_bands) • Education Level (dim_education)
Base Measures	**Measures** Refer to Reporting Form FR Y-14M for further details.
Regulatory Report Code	FR Y-14Q

As of date (EOP concept) would be used for the following

# Accounts	$ Origination Channel (Direct)
# Accounts in Repayment	$ Outstandings
# Accounts that were 30+ DPD in last 24 months	$ Outstandings in Repayment
$ CDR [0% through 1.99%)	$ Real estate owned (REO)
$ CDR [2% through 3.99%)	$ Receivables
$ CDR [4% through 5.99%)	$ REO
$ CDR [6% through 7.99%)	$ Repossession
$ CDR [8% through 9.99%)	$ Unpaid principal balance
$ CDR = N/A	$ Vehicle type car/van
$ CDR > 10%	$ Vehicle type sport/luxury/convertible
$ Commitment (HELOC only)	$ Vehicle type SUV/truck
$ Commitments	$ Vehicle type unknown
$ Ever 30DPD in the last 12 months	Actual sale proceeds

$ Ever 60DPD in the last 12 months	Basel II Expected Loss Given Default (ELGD)
$ Foreclosure	Basel II Exposure at Default (EAD)
$ Gross Contractual Charge-offs	Basel II Loss Given Default (LGD)
$ Joint Application	Basel II Probability of Default (PD)
$ Loss Mitigation	Interest Rate
$ Modifications	Original Term < = 48 months
$ O/S for accounts that were 30+ DPD in last 24 months	Original Term >72 months
$ of Unpaid principal balance In Deferment	Original Term 49-60 months
$ of Unpaid principal balance In Forbearance	Original Term 61-72 months
$ of Unpaid principal balance In Grace	Projected value
$ of Unpaid principal balance with Co-Signer	

Month to Date would be used for the following measures

# Accounts charged-off	$ New accounts
# New accounts	$ New commitments
# New Disbursements	$ New commitments (HELOC only)
$ Bankruptcy charge-offs	$ New Disbursements
$ Commitment decreases (HELOC only)	$ New foreclosure
$ Commitment increases (HELOC only)	$ New REO
$ Current month repossession	$ Recoveries
$ Gross contractual charge-offs	$ Repossession

$ Net charge-offs	Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-of

6.11 Wholesale Risk

6.11.1 Corporate Loan Data Schedule

The Corporate Loan Data Schedule collects loan level detail on corporate loans and leases. The data collection is to be completed at a loan level detail.

The loan population includes corporate loans and leases that are held for investment (HFI) and held for sale (HFS) as of the report date (i.e. quarter end).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.

6.11.2 Commercial Real Estate (CRE) Schedule

The loan population includes Commercial real estate (CRE) loans and leases that are held for investment (HFI) 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.

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.

6.11.3 Notes to Corporate Loan Data and CRE Schedules

The Wholesale Schedules present data as of month end/reporting date, across their own specific measures and dimensions.

While Corporate Schedule depicts data at the Credit Facility level for a given Borrower, the CRE requires loan level data.

Refer to the Wireframe section in the Appendix section to get a visual representation of the Corporate and CRE schedules. Also, refer to the Item Descriptions under the Appendix section for descriptions of the reporting items.

The OBIEE would generate a separate Workbook for each of these Schedules.

As of date would be used for the following

Accounts charged-off,
Accounts in Repayment,
Accounts that were 30+ DPD in last 24 months,

Accounts,
New accounts,
New Disbursements,
$ Bankruptcy charge-offs,
$ CDR [0% through 1.99%),
$ CDR [2% through 3.99%),
$ CDR [4% through 5.99%),
$ CDR [6% through 7.99%),
$ CDR [8% through 9.99%),
$ CDR = N/A,
$ CDR > 10%,
$ Commitment (HELOC only),
$ Commitment decreases (HELOC only),
$ Commitment increases (HELOC only),
$ Commitments,
$ Current month repossession,
$ Ever 30DPD in the last 12 months,
$ Ever 60DPD in the last 12 months,
$ Foreclosure,
$ Gross contractual charge-offs,
$ Joint Application,
$ Loss Mitigation,
$ Modifications,
$ Net charge-offs,
$ New accounts,
$ New commitments (HELOC only),
$ New commitments,
$ New Disbursements,
$ New foreclosure,
$ New REO,
$ O/S for accounts that were 30+ DPD in last 24 months,

$ of Unpaid principal balance In Deferment,
$ of Unpaid principal balance In Forbearance,
$ of Unpaid principal balance In Grace,
$ of Unpaid principal balance with Co-Signer,
$ Origination Channel (Direct),
$ Outstanding in Repayment,
$ Outstanding,
$ Real estate owned (REO),
$ Receivables,
$ Recoveries,
$ REO,
$ Repossession,
$ Unpaid principal balance,
$ Vehicle type car/van,
$ Vehicle type sport/luxury/convertible,
$ Vehicle type SUV/truck,
$ Vehicle type unknown,
Actual sale proceeds,
Adjustment factor to reconcile
$ gross contractual charge-offs to
$ net charge-offs,
Age,
Basel II Expected Loss Given Default (ELGD),
Basel II Exposure at Default (EAD),
Basel II Loss Given Default (LGD),
Basel II Probability of Default (PD),
Delinquency Status,
Education level,
Geography,
Interest Rate,
Original FICO or equivalent,

Original FICO Score or Equivalent,
Original Loan-to-Value Ratio,
Original LTV (or CLTV for 2nds),
Original LTV,
Original Term < = 48 months,
Original Term >72 months,
Original Term 49-60 months,
Original Term 61-72 months,
Product Type,
Projected value,
Secured or unsecured

Month to Date would be used for the following measures

Accounts charged-off,
Accounts in Repayment,
Accounts that were 30+ DPD in last 24 months,
Accounts,
New accounts,
New Disbursements,
$ Bankruptcy charge-offs,
$ CDR [0% through 1.99%),
$ CDR [2% through 3.99%),
$ CDR [4% through 5.99%),
$ CDR [6% through 7.99%),
$ CDR [8% through 9.99%),
$ CDR = N/A,
$ CDR > 10%,
$ Commitment (HELOC only),
$ Commitment decreases (HELOC only),
$ Commitment increases (HELOC only),
$ Commitments,

$ Current month repossession,
$ Ever 30DPD in the last 12 months,
$ Ever 60DPD in the last 12 months,
$ Foreclosure,
$ Gross contractual charge-offs,
$ Joint Application,
$ Loss Mitigation,
$ Modifications,
$ Net charge-offs,
$ New accounts,
$ New commitments (HELOC only),
$ New commitments,
$ New Disbursements,
$ New foreclosure,
$ New REO,
$ O/S for accounts that were 30+ DPD in last 24 months,
$ of Unpaid principal balance In Deferment,
$ of Unpaid principal balance In Forbearance,
$ of Unpaid principal balance In Grace,
$ of Unpaid principal balance with Co-Signer,
$ Origination Channel (Direct),
$ Outstanding in Repayment,
$ Outstanding,
$ Real estate owned (REO),
$ Receivables,
$ Recoveries,
$ REO,
$ Repossession,
$ Unpaid principal balance,
$ Vehicle type car/van,
$ Vehicle type sport/luxury/convertible,

$ Vehicle type SUV/truck,
$ Vehicle type unknown,
Actual sale proceeds,
Adjustment factor to reconcile $ gross contractual charge-offs to $ net charge-offs,
Age,
Basel II Expected Loss Given Default (ELGD),
Basel II Exposure at Default (EAD),
Basel II Loss Given Default (LGD),
Basel II Probability of Default (PD),
Delinquency Status,
Education level,
Geography,
Interest Rate,
Original FICO or equivalent,
Original FICO Score or Equivalent,
Original Loan-to-Value Ratio,
Original LTV (or CLTV for 2nds),
Original LTV, Original Term < = 48 months,
Original Term >72 months,
Original Term 49-60 months,
Original Term 61-72 months,
Product Type,
Projected value,
Secured or unsecured

7 FR Y-14 Monthly

The Capital Assessments and Stress Testing Report (FR Y-14M report) collects detailed data on bank holding companies' (BHCs) loan portfolios, which will be used to support supervisory stress testing models and for continuous monitoring efforts. The FR Y-14M report is comprised of three loan- and portfolio-level collections, and one detailed address matching collection. These consist of Domestic First Lien Closed-end 1-4 Family Residential Loan, Domestic Home Equity, Address Matching, and Domestic Credit Card data collections.

7.1 Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary

This report is a Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary. The relevant loan population includes all Domestic First Lien Closed-end 1-4 Family Residential loans directly held on the BHC's portfolio and all loans serviced by the BHC in that period. Loans should be reported based on the loans security, counterparty, or purpose and also the Lien status. The reporting includes both Loan Level and Portfolio level information.

Refer to Reporting Form FR Y-14M for further details.

7.2 Domestic Home Equity Loan and Home Equity Line Data Dictionary

This report is a Domestic Home Equity Loan and Home Equity Line Data Dictionary.

The relevant loan population includes all Domestic junior lien closed-end loans secured by 1-4 family residential real estate, directly held on the BHC's portfolio and all loans serviced by the BHC in that period. Loans should be reported based on the loans security, counterparty, or purpose and also the Lien status. The reporting includes both Loan Level and Portfolio level information.

Refer to Reporting Form FR Y-14M for further details.

7.3 Address Matching Loan Level Data Collection

This report is an Address Matching Loan Level Data Collection.

For every loan reported on the FR Y-14M First Lien Closed-end 1-4 Family Loan or Home Equity Loan and Home Equity Line of Credit Schedules, the BHCs shall provide the information set forth in this schedule. These schedules have been expanded to include REO loans, and such loans will also be included in the Address Matching data collection.

Refer to Reporting Form FR Y-14M for further details.

7.4 Domestic Credit Card Data Collection Data Dictionary

This report is a Domestic Credit Card Data Collection Data Dictionary. The various types of Credit Cards that need to be reported here are:

a) General Purpose Credit Cards: These are 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, co-brand cards in this category, and student cards if applicable.

b) Private Label Credit Cards: These credit cards, also known as Proprietary Credit Cards, 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, and student cards if applicable.

c) Business Card: Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).

d) Corporate Credit Cards: Employer-sponsored credit cards for use by a company's employees.

e) Other: Other cards accounts to consumers, small business, or corporations.

The reporting includes both Loan Level and Portfolio level information.

Refer to Reporting Form FR Y-14M for further details.

8   OCC DFAST 10-50B

The company-run Dodd-Frank Act Stress Test (DFAST) will cover a nine-quarter planning horizon beginning on the first day of a stress test cycle (on October 1) and position information as of September 30 of a reporting year (for a total of ten quarters of information reported).

Covered national banks and federal savings associations (hereafter referred as "national banks and federal saving associations"), will report on the OCC DFAST 10-50 ("DFAST 10-50") templates their quantitative projections of losses, resources available to absorb those losses, balance sheet positions and capital composition on a quarterly basis over the duration of the scenario and planning horizon.

8.1   OCC DFAST 10-50B Results Schedule

8.1.1   Submission Cover Sheet

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Submission Cover Sheet
Report Description / Information	This report is a coversheet meant to accompany the Results template.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Institution Name • OCC Charter ID • Institution Type • Planning Horizon • Submission Date • When Completed
Regulatory Report Code	DFAST

8.1.1.1   Summary Schedule

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Report Name	Summary Schedule
Report Description / Information	This report shows the consolidated values of other reports/worksheets in the Summary Schedule. All values on this sheet will flow directly from other schedules.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.2   Baseline Scenario Income Statement

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Baseline Scenario Income Statement
Report Description / Information	The Income Statement worksheet collects actual data and projections for the main components of the income statement for the Baseline scenario. The report is designed to show the Net Charge-offs, Pre Provision net revenue and Net income after taxes.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures**

	• Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.3   Adverse Scenario Income Statement

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Adverse Scenario Income Statement
Report Description / Information	The Income Statement worksheet collects actual data and projections for the main components of the income statement for the Adverse scenario. The report is designed to show the Net Charge-offs, Pre Provision net revenue and Net income after taxes.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.4   Severely Adverse Scenario Income Statement

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Severely Adverse Scenario Income Statement
Report Description / Information	The Income Statement worksheet collects actual data and projections for the main components of the income statement for the Severely Adverse scenario. The report is designed to show the Net Charge-offs, Pre Provision net revenue and Net income after taxes.

Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.5 Baseline Scenario Balance Sheet and Capital

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Baseline Scenario Balance Sheet and Capital
Report Description / Information	The Balance Sheet and Capital worksheet collects actual data and projections for Loans, Securities and other assets, Liabilities and Equity Capital for the Baseline scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.6   Adverse Scenario Balance Sheet and Capital

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Adverse Scenario Balance Sheet and Capital
Report Description / Information	The Balance Sheet and Capital worksheet collects actual data and projections for Loans, Securities and other assets, Liabilities and Equity Capital for the Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Reporting Lines • Scenario • Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.1.7   Severely Adverse Scenario Balance Sheet and Capital

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Severely Adverse Scenario Balance Sheet and Capital
Report Description / Information	The Balance Sheet and Capital worksheet collects actual data and projections for Loans, Securities and other assets, Liabilities and Equity Capital for the Severely Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension**

	• Reporting Lines
	• Scenario
	• Dimdates
Base Measures	**Measures** • Reporting line Amount **Computed Measures** • Aggregations as mentioned in report.
Regulatory Report Code	DFAST

8.1.2   Scenario Schedule

8.1.2.1   Cover Sheet

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Cover Sheet
Report Description / Information	This report is a coversheet meant to accompany the Results template.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Institution Name • RSSD ID • OCC Charter ID • Submission Date
Regulatory Report Code	DFAST

8.1.2.2   Scenario Variable Definitions

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Scenario Variable Definitions
Report Description / Information	This worksheet is used to list and define the variables included in the stress scenarios.

Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Variable definition • Variable names • Scenario
Regulatory Report Code	DFAST

8.1.2.3 DFAST Baseline Scenario

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	DFAST Baseline Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the DFAST baseline scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures** • Actual and Projected Value
Regulatory Report Code	DFAST

8.1.2.4 DFAST Adverse Scenario

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)

Report Name	DFAST Adverse Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the DFAST Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures** • Actual and Projected Value
Regulatory Report Code	DFAST

8.1.2.5 DFAST Severely Adverse Scenario

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	DFAST Severely Adverse Scenario
Report Description / Information	This worksheet is used to report the as-of-date and projected variables included in the DFAST Severely Adverse scenario.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Variable names • Scenario • Dimdates
Base Measures	**Measures** • Actual and Projected Value
Regulatory Report Code	DFAST

8.1.3   Contact Information

8.1.3.1   Cover Sheet

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Cover Sheet
Report Description / Information	This Template should contain cover sheet information.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • Institution Name • RSSD ID • OCC Charter ID • Submission Date
Regulatory Report Code	DFAST

8.1.3.2   Directory

Dashboard Name	FR Y-14 DFAST
Subject Area	Comprehensive Capital Analysis and Review (CCAR)
Report Name	Directory
Report Description / Information	The Contact Information Template should contain contact information for the Results and Scenario Variables Templates.
Dimensions	**Prompt level Dimension** • Entity Id • Date • Run **Report Dimension** • DFAST $10-50B Schedules • Last Name • First Name

	• Title
	• Email
	• Phone
	• Fax
Regulatory Report Code	DFAST

9   OBIEE Report

9.1   How to create new report in OBIEE

This section focuses on creating a customized report using the OBIEE and Oracle EST & CP Analytics. To create a custom report and add it to an existing dashboard page, perform the following steps.

1. Login to the application.

2. Click **Analysis** under the **Analysis and Interactive Reporting** option within the **Create** section on Left Hand Side (LHS) pane of the screen.
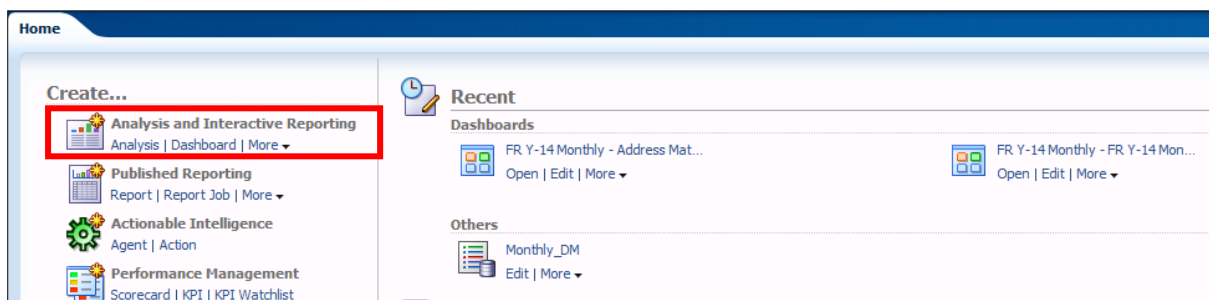
3. Select the Subject Area (Regulatory Reporting), as highlighted in the following figure, to view the metadata objects in order to create reports.
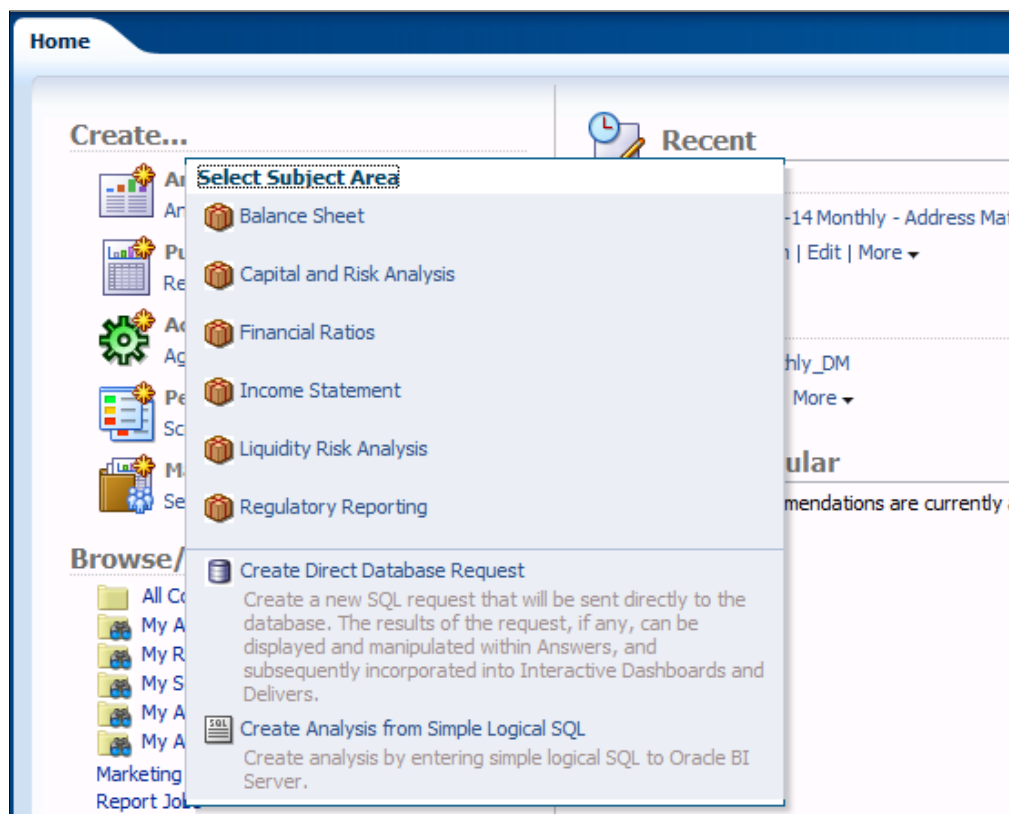
4. Once you select the Subject Area you can view all the presentation items on LHS of the screen. Select the columns one after the other as shown in the following diagram.

Expand the group and double click the required columns to be added to the report. Similarly, follow the same steps to add other columns to report

5. You can put filters to restrict the data. To apply filters, click the filters icon as highlighted in the following figure and select the columns to which filters needs to be added.
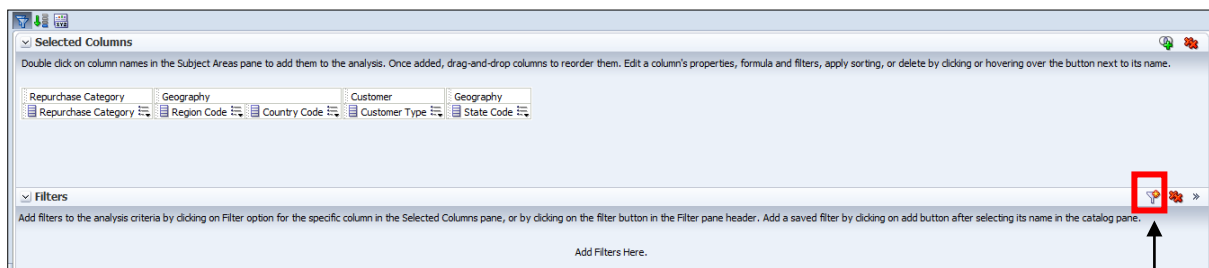
Filter
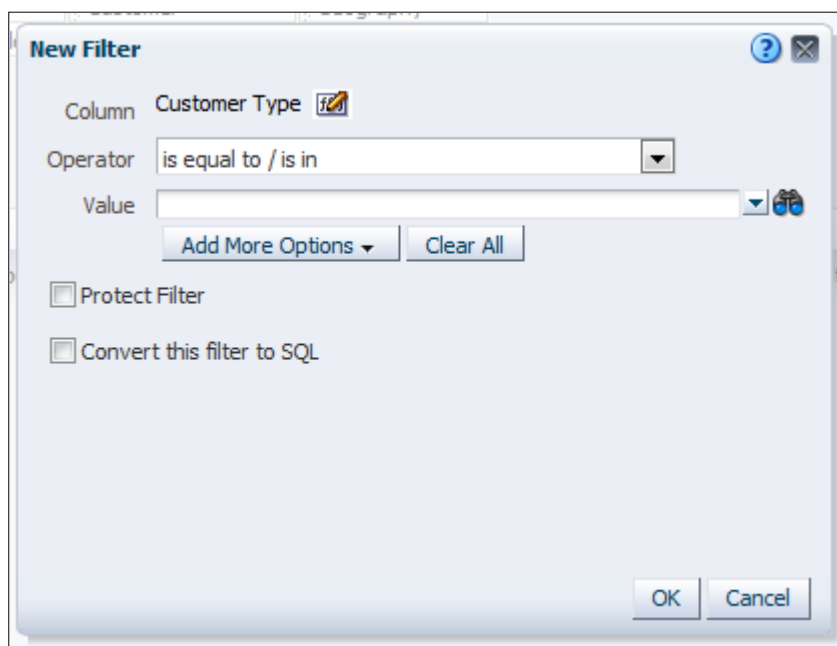
6. Repeat Step 5 to add all the relevant filters to the earlier report and upon adding all the filters, the report should look similar to the one highlighted as seen in the following screenshot.
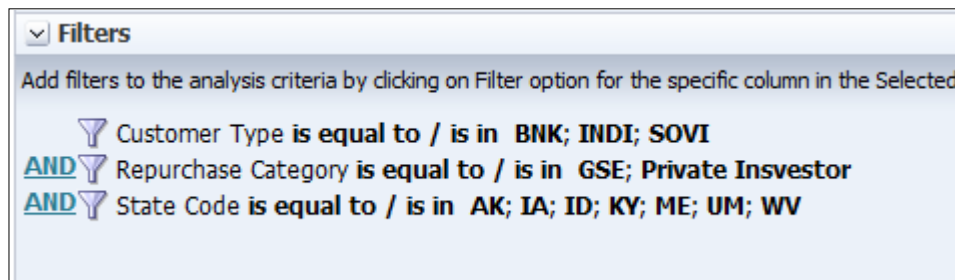

7. Click the **Results** tab to configure the results of the analyses.

8. The default view is the table view. You have the option of deleting the table view and adding any one of the views as highlighted in the following figures. For more information on the descriptions of each view refer to the Oracle Business Intelligence Enterprise Edition User Guide.
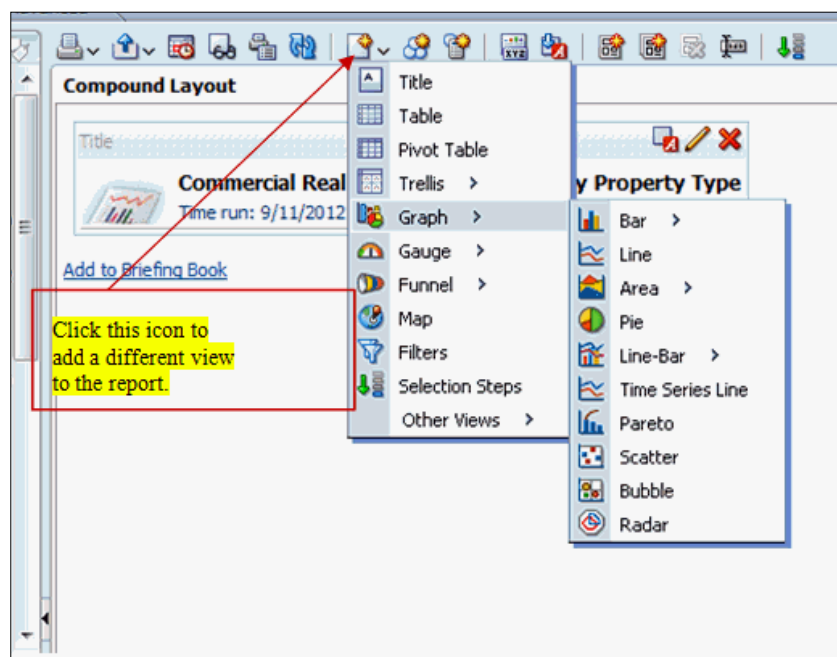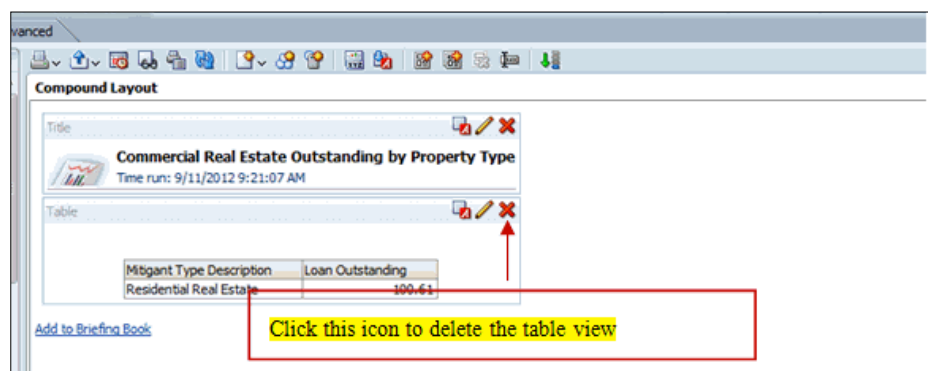
9. You also have the option of modifying the layout of a graph, table and so on by clicking the **Edit** icon as shown in the following figure.
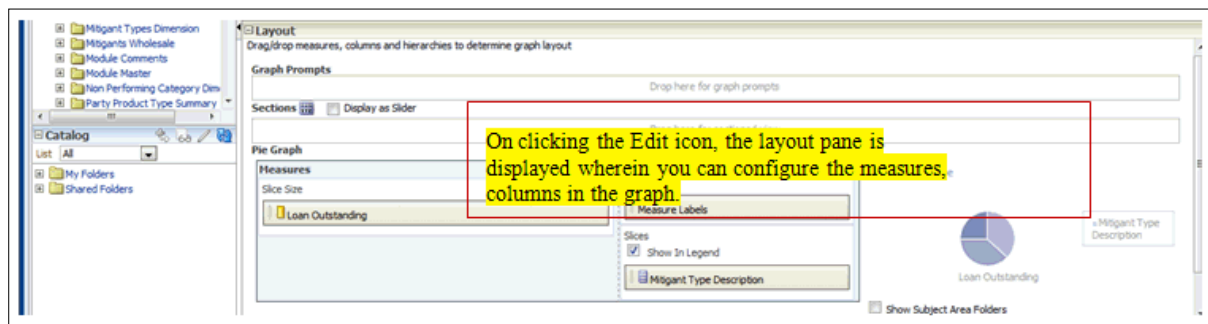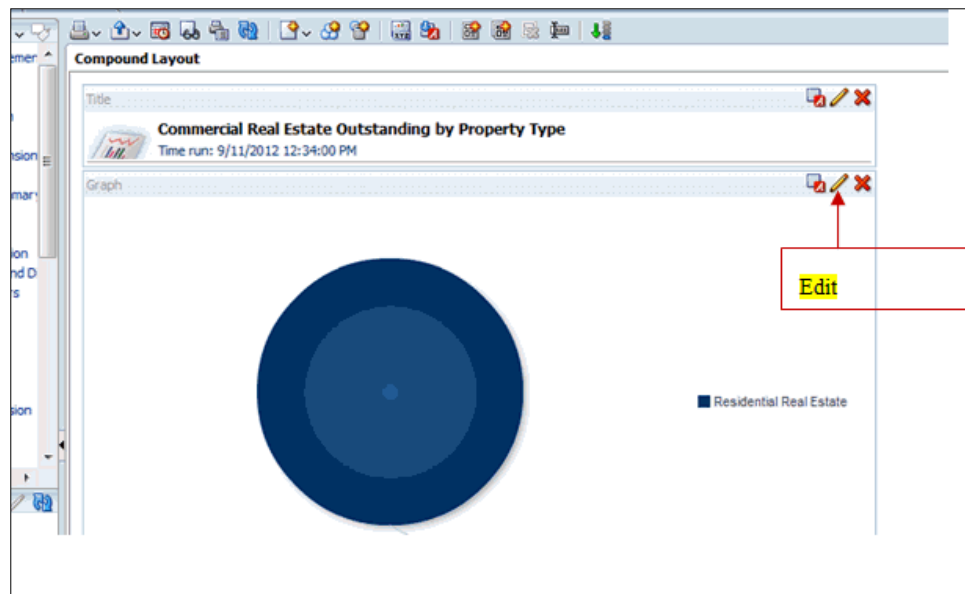
10. To modify steps in selecting data you can click the Selection Steps pane, shown in the following figure.
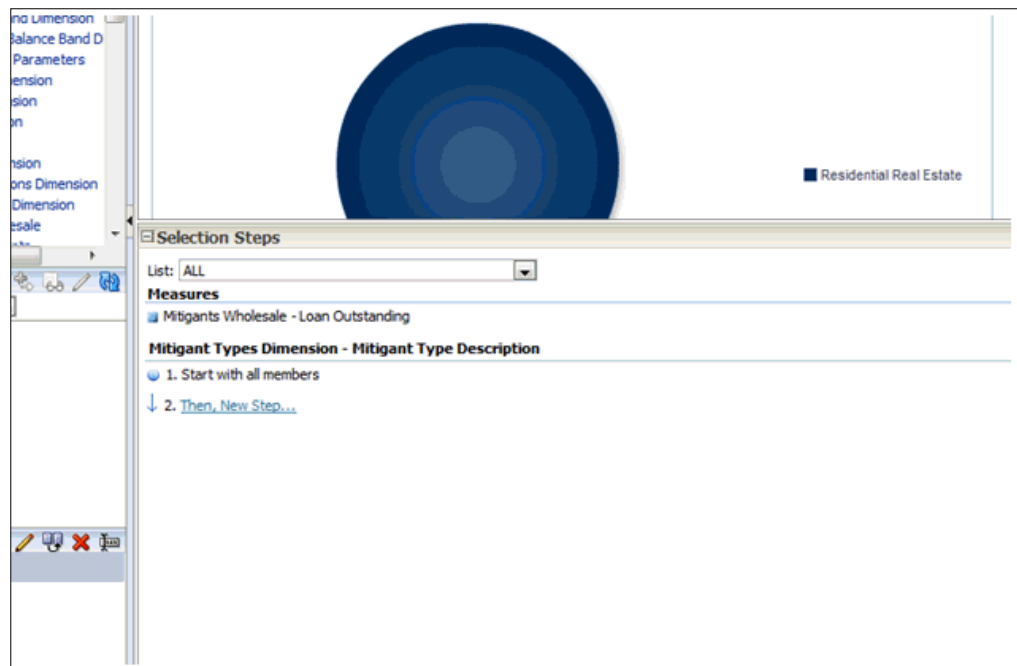
11. Click the List drop-down to view all columns or measures or to select a particular column or measure.

12. To configure the beginning of the list of steps for each column, select **Start with,** which is automatically populated, when you select columns or hierarchies.

13. In **Then New Step** the following options are displayed:

- Select Members — Displays the **New Select Members dialog** where you create a new step with the specified members.

- Add Groups or Calculated Items — Displays a submenu with the following options:

    - Select Existing Groups and Calculated Items — Displays the New Select Existing Groups and Calculated Items where you select an existing group or calculated item.
    - New Group — Displays the New Group dialog where you add a new group.

    - New Calculated Item — Displays the New Calculated Item dialog where you add a new calculated item.

    - Apply a Condition: Displays the New Condition Step dialog, where you create a new condition step.

NOTE: In each of the options above, you can select the following actions:

Add — adds the selected members to the selection.

Keep only — Keeps only the selected members and removes all others.

Remove - Removes the selected members from the selection

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14. Click the Save icon and select the dashboard page in which you wish to save the report.

You can now successfully view the report that you have just created.

Common OBIEE Errors and Resolutions

1. Cannot connect to Oracle database.

   Cause & solution:
      a. Login to the RPD and verify all the connection credentials like Data source name, User name, Password.
      b. Also verify if the "tnsnames.ora" file is placed in the correct path (refer to Installation manual – Section 3.1.1→Step 7).

2. The Servers are up, the login page is visible, but unable to login.

   Cause & solution:
      a. This is probably due to GUID error.
      b. Refer to Installation manual -- Chapter 4→D. Deployment→1.7.

3. Unable to view the dashboards.

   Cause & solution:
      a. Check if the shipped catalogue is configured in the OBIEE setup (refer to Installation manual – Chapter 4)
      b. If the dashboards are not visible even after configuration, please check with the system administrator on access controls provided for the dashboard.

4. Dashboards are visible, but a message "Matching result sets not found" is displayed for all the reports.

   Cause & solution:
      a. This message is displayed if the report does not have any data in the corresponding fact tables or dimension tables.
      b. Load the fact tables and dimension tables to view the data.
      c. Refer to download specifications and seeded data files to understand the fact and dimension table specifications.

5. Dashboard does not refresh with new data or modified data.

   Cause & solution:
      a. This is probably due to caching of dashboard pages in the server.
      b. Caching needs to be set on the server. Refer to config note – Section 2.2 → b → xvii

Acronyms

CCAR	Comprehensive Capital Analysis and Review
BHC	Bank Holding Company
MIS	Management Information System
NIM	Net Interest Margin
LOB	line of business
FFIEC	Federal Financial Institutions Examination Council
RWA	Risk weighted Asset
PPNR	Pre-Provision Net Revenue
DFAST	Dodd-Frank Act Stress Test

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