FDIC DFAST-14A Company Variables Cover Sheet

In addition to providing the name and RSSD ID of your bank on this cover sheet, all firms are expected to complete the following four tabs in this workbook: *Scenario Variable Definitions, DFAST Baseline Scenario, DFAST Adverse Scenario,* and DFAST Severely Adverse *Scenario*. If the firm so chooses, it can provide additional stress scenarios on additional tabs.

Please see the Tab *Instructions* for additional guidance on completing these worksheets.

Bank Name: [   ]

RSSD ID: [   ]

Date of Data Submission: [   ]

Instructions for the FDIC DFAST-14A Company Variables Template

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

The template consists of three worksheets that each firm must complete. Additional worksheets are provided if the firm generated additional variables for additional scenarios beyond the FDIC supplied scenarios. The worksheets in the template are:

<u>Scenario Variable Definitions</u>: This worksheet should be used to list and define any additional variables included in the firm's execution of the DFAST stress scenarios, as well as, any additional firm scenarios reported.
--The worksheet provides space for the baseline scenario, adverse scenario, and severely adverse scenario, as well as, space for an additional scenario.   If no additional variables are used, then this section of the worksheet may be left blank. If no additional firm developed scenarios are provided, then this section of the worksheet may be left blank. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)
--For each scenario, list the variables included in the scenario in the column titled "Variable Name."
--Variable definitions should be provided in the column titled "Variable Definition."   Variable definitions should include a description of the variable (e.g., "Real GDP") and the denomination and/or frequency of the variable (e.g., "Billions of 2005 dollars" or "in percent, average of monthly values").
--For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.
--Firms should include all economic and financial market variables that were important in projecting results, including those that affect only a subset of portfolios or positions. For example, if asset prices had a meaningful impact, the assumed level of the equity market and interest rates should be included, or if bankruptcy filings affect credit card loss estimates, then the assumed levels of these should be reported.
-- Firms should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or housing prices, if these were used in the projections.
-- Firms should include historical data, as well as projections, for any macroeconomic, regional, local, or financial market variables that are not generally available. Historical data for these variables can be included in a separate worksheet.

<u>DFAST Baseline Scenario</u>: This worksheet should be used to report the values of any additional variables generated for the baseline scenario.

<u>DFAST Adverse Scenario</u>: This worksheet should be used to report the values of any additional variables generated for the adverse scenario.

<u>DFAST Severely Adverse Scenario</u>: This worksheet should be used to report the values of the variables included in the severely adverse scenario.

<u>Additional Scenario #1/#2/etc. </u>: These worksheets should be used to report the values of the variables included in any additional scenarios.
--Please create a separate worksheet (tab) for each additional scenario. Name the worksheets "Additional Scenario #1;" "Additional Scenario #2;" etc.

<u>All Scenarios</u>: The following applies to all of the Scenario tabs:
--The variables should be the same (and have the same names) as the variables listed in the corresponding sections of the *Scenario Variable Definitions* Worksheet.
--List quarterly values for the variables starting with the last realized value (3Q 2012) through the end of the forecast horizon (4Q 2014).
--Please enter all variables as levels rather than as changes or growth rates (for instance, the dollar value of real GDP rather than the GDP growth rate).

DFAST Baseline Scenario (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

DFAST Adverse Scenario (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

DFAST Severely Adverse Scenario (variables not included above)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Additional Scenario #1 (variables not included above)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Variable Name	Actual		Projected							
	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

Variable Name	Actual		Projected							
	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

DFAST Severely Adverse Scenario

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014