

Results Submission Cover Sheet

Dodd-Frank Annual Stress Test Reporting Template for Covered Institutions with Total Consolidated Assets Between \$10 and \$50 Billion

Final 9/5/2013

Report at the close of business March 31 of each calendar year

This Report is required by law: Section 165(i)(2) of the Dodd Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5365(i)(2)).

This report form is to be filed by National Banks and Federal Savings Associations that meet a threshold of greater than \$10 billion but less than \$50 billion in total consolidated assets, as defined by 12 CFR part 252, subpart H. The Office of the Comptroller of the Currency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Institutions are expected to complete the Income Statement and Balance Sheet templates for each required scenario - Baseline, Adverse, and Severely Adverse.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis (in the quarter) and not on a cumulative basis. Please do not change the structure of this workbook. Any questions should be directed to DFA165i2.reporting@occ.treas.gov.

Institution Name:	XYZ	
RSSD ID	#####	
OCC Charter ID:	#####	
Institution Type:		(National Bank or Federal Savings Association)
Planning Horizon Year 1 (YYYY):	2014	(Enter appropriate year)
Planning Horizon Year 2 (YYYY):	2015	(Enter appropriate year)
Submission Date (MM/DD/YYYY):	xx/xx/20xx	(Enter date)
When Completed (MM/DD/YYYY):	xx/xx/20xx	(Enter date)

Person whom questions about this report should be directed:	
Name / Title	
Area Code / Phone Number	
Fax Number	
E-mail Address	

OCC DFAST 10-50 - Summary Schedule
Summary Schedule for XYZ
OCC Charter ID #####
(Dollar Amounts in Thousands)

Scenario Summaries	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected	Year 1: 2014 -- Projected (in the quarter)				Year 2: 2015 -- Projected (in the quarter)			
			As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Baseline Scenario												
1 Total loan and lease net charge-offs	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
2 Pre-provision net revenue	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	0	0	0	0	0	0	0	0	0	0
3 Net income	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0
4 Allowance for loan and lease losses	RCFD3123	RCON3123	0	0	0	0	0	0	0	0	0	0
5 Total assets	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0
6 Total liabilities	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0
7 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	0	0	0	0	0	0	0	0	0	0
8 Total equity capital	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0
9 Tier 1 risk-based capital ratio	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
10 Tier 1 leverage ratio	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
11 Total risk-based capital ratio	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Adverse Scenario												
12 Total loan and lease net charge-offs	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
13 Pre-provision net revenue	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	0	0	0	0	0	0	0	0	0	0
14 Net income	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0
15 Allowance for loan and lease losses	RCFD3123	RCON3123	0	0	0	0	0	0	0	0	0	0
16 Total assets	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0
17 Total liabilities	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0
18 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	0	0	0	0	0	0	0	0	0	0
19 Total equity capital	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0
20 Tier 1 risk-based capital ratio	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
21 Tier 1 leverage ratio	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
22 Total risk-based capital ratio	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Severely Adverse Scenario												
23 Total loan and lease net charge-offs	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
24 Pre-provision net revenue	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	0	0	0	0	0	0	0	0	0	0
25 Net income	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0
26 Allowance for loan and lease losses	RCFD3123	RCON3123	0	0	0	0	0	0	0	0	0	0
27 Total assets	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0
28 Total liabilities	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0
29 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	0	0	0	0	0	0	0	0	0	0
30 Total equity capital	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0
31 Tier 1 risk-based capital ratio	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
32 Tier 1 leverage ratio	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
33 Total risk-based capital ratio	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

*Note: All values on this sheet will flow directly from the other schedules.

OCC DFAST 10-50 - Adverse Scenario
Balance Sheet Statement for XYZ
OCC Charter ID #####
(Dollar Amounts in Thousands)

Balance Sheet Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected	Year 1: 2014 -- Projected (in the quarter)				Year 2: 2015 -- Projected (in the quarter)				
			As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	
32 Retail funding	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343											
33 Wholesale funding	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474											
34 Trading liabilities	RCFD3548	RCON3548											
35 All other liabilities	See instructions	See instructions											
36 Total liabilities (sum of items 32 to 35)	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0	0
37 Perpetual preferred stock and related surplus	RCFD3838	RCON3838											
38 Equity capital	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000											
39 Total equity capital (sum of items 37 to 38)	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0	0

Capital	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected	Year 1: 2014 -- Projected (in the quarter)				Year 2: 2015 -- Projected (in the quarter)				
			As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	
40 Unrealized gains(losses) on AFS securities	RCFD8434	RCON8434											
41 Disallowed deferred tax asset	RCFD5610	RCON5610											
42 Tier 1 capital	RCFD8274	RCON8274											
43 Qualifying subordinated debt and redeemable preferred stock	RCFD5306	RCON5306											
44 Allowance includible in Tier 2 capital	RCFD5310	RCON5310											
45 Tier 2 capital	RCFD5311	RCON5311											
46 Total risk-based capital	RCFD3792	RCON3792											
47 Total capital	RCFD3210	RCON3210											
48 Risk-weighted assets	RCFDA223	RCONA223											
49 Total assets for leverage purposes	RCFDL138	RCONL138											
50 Tier 1 risk-based capital ratio	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
51 Tier 1 leverage ratio	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	$\frac{\text{Tier 1 Capital}}{\text{Total Assets for Leverage Purposes}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
52 Total risk-based capital ratio	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	$\frac{\text{Total Risk-based Capital}}{\text{RWA}} * 100$	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Memoranda		
53 Sale, conversion, acquisition, or retirement of capital stock	RIADB509+RIADB510	RIADB509+RIADB510
54 Cash dividends declared on preferred stock	RIAD4470	RIAD4470
55 Cash dividends declared on common stock	RIAD4460	RIAD4460

