

**FDIC DFAST 10-50 - Summary Schedule  
Summary Schedule for XYZ  
FDIC CERT#####  
(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
<b>Baseline Scenario</b>												
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	(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!
<b>Adverse Scenario</b>												
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	(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!
<b>Severely Adverse Scenario</b>												
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	(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.





**FDIC DFAST 10-50 - Baseline Scenario  
Balance Sheet Statement for XYZ  
FDIC CERT####**

**(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 - RCONZ343	RCON2200 - RCONJ474 - RCONJ472 - RCONZ343										
33 Wholesale funding	RCONB993 + RCFDB995 + RCFD3190 + RCONZ343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCONZ343 + RCONJ472 + RCONJ474										
34 Trading liabilities	RCFD3548	RCON3548										
35 All other liabilities	See instructions	See instructions										
36 <b>Total liabilities</b> (sum of items 32 to 35)	RCFD2948	RCON2948	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 <b>Total equity capital</b> (sum of items 37 to 38)	RCFDG105	RCONG105	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	=(Tier 1 Capital / RWA) * 100	=(Tier 1 Capital / RWA) * 100	#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	=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100	=(Tier 1 Capital / 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!
52 Total risk-based capital ratio	=(Total Risk-based Capital / RWA) * 100	=(Total Risk-based Capital / RWA) * 100	#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