Results Submission Cover Sheet

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

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)).

OMB Number 3064-0189
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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.

Institution Name:	XYZ	
RSSD ID	#####	
CERT:	#####	
Institution Type:		
Planning Horizon Year 1 (YYYY):	2016	(Enter appropriate year)
Planning Horizon Year 2 (YYYY):	2017	(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	

xx/xx/20xx

FDIC DFAST 10-50 - Baseline Scenario
Income Statement for XYZ
CERT #####
(Dollar Amounts in Thousands)

	Income Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected								
				As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Net Charge-Offs												
1	First lien mortgages	RIADC234 - RIADC217	RIADC234 - RIADC217										
2	Closed-end junior liens	RIADC235 - RIADC218	RIADC235 - RIADC218										
3	HELOCs	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412										
4	C&I loans	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608										
5	1-4 family construction loans	RIADC891 - RIADC892	RIADC891 - RIADC892										
6	Other construction loans	RIADC893 - RIADC894	RIADC893 - RIADC894										
7	Multifamily loans	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589										
8	Non-farm, non-residential owner occupied loans	RIADC895 - RIADC896	RIADC895 - RIADC896										
9	Non-farm, non-residential other loans	RIADC897 - RIADC898	RIADC897 - RIADC898										
10	Credit cards	RIADB514 - RIADB515	RIADB514 - RIADB515										
11	Automobile loans	RIADK129 - RIADK133	RIADK129 - RIADK133										
12	Other consumer	RIADK205 - RIADK206	RIADK205 - RIADK206										
13	All other loans and leases	See instructions	See instructions										
14	**Total loan and lease net charge offs** (sum of items 1 to 13)	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
15	Net interest income	RIAD4074	RIAD4074										
16	Non-interest income	RIAD4079	RIAD4079										
17	Non-interest expense	RIAD4093	RIAD4093										
18	**Pre-provision net revenue** (= item 15 + item 16 - item 17)			0	0	0	0	0	0	0	0	0	0
19	Provision for loan and lease losses	RIAD4230	RIAD4230										
20	Realized gains (losses) on HTM securities	RIAD3521	RIAD3521										
21	Realized gains (losses) on AFS securities	RIAD3196	RIAD3196										
22	All other gains (losses)	See instructions	See instructions										
23	Taxes	RIAD4302	RIAD4302										
24	**Net income** (item 18 - item 19 + item 20 + item 21 + item 22 - item 23)	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0

Memoranda

25	Total other-than-temporary impairment (OTTI) losses	RIADJ319	RIADJ319										
	Itemize and describe amounts greater than 15% of non-interest income (item 16)												
26													
27													
28													
29													
30													
31													
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)												
32													
33													
34													
35													
36													
37													
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)												
38													
39													
40													
41													
42													
43													

xx/xx/20xx

FDIC DFAST 10-50 - Summary Schedule
Summary Schedule for XYZ
CERT

(Dollar Amounts in Thousands)

				Actual	Projected								
	Scenario Summaries	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**	**Q9**
	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	Common equity tier 1 risk-based capital ratio	*RCFAP793*	*RCOAP793*			0	0	0	0	0	0	0	0
10	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!
11	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!
12	Total risk-based capital ratio	*=(Total Capital / RWA) * 100*	*=(Total Capital / RWA) * 100*	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Adverse Scenario												
13	Total loan and lease net charge-offs	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
14	Pre-provision net revenue	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	0	0	0	0	0	0	0	0	0	0
15	Net income	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0
16	Allowance for loan and lease losses	RCFD3123	RCON3123	0	0	0	0	0	0	0	0	0	0
17	Total assets	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0
18	Total liabilities	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0
19	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
20	Total equity capital	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0
21	Common equity tier 1 risk-based capital ratio	*RCFAP793*	*RCOAP793*			0	0	0	0	0	0	0	0
22	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!
23	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!
24	Total risk-based capital ratio	*=(Total Capital / RWA) * 100*	*=(Total Capital / 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												
25	Total loan and lease net charge-offs	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
26	Pre-provision net revenue	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	0	0	0	0	0	0	0	0	0	0
27	Net income	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0
28	Allowance for loan and lease losses	RCFD3123	RCON3123	0	0	0	0	0	0	0	0	0	0
29	Total assets	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0
30	Total liabilities	RCFD2948	RCON2948	0	0	0	0	0	0	0	0	0	0
31	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
32	Total equity capital	RCFDG105	RCONG105	0	0	0	0	0	0	0	0	0	0
33	Common equity tier 1 risk-based capital ratio	*RCFAP793*	*RCOAP793*			0	0	0	0	0	0	0	0
34	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!
35	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!
36	Total risk-based capital ratio	*=(Total Capital / RWA) * 100*	*=(Total Capital / 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.**

xx/xx/20xx

FDIC DFAST 10-50 - Baseline Scenario
Balance Sheet Schedule for XYZ
CERT
(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected								
				As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Loans (excluding FDIC Loss Sharing Agreements)												
1	First lien mortgages	RCON5367 - RCONK173	RCON5367 - RCONK173										
2	Closed-end junior liens	RCON5368 - RCONK174	RCON5368 - RCONK174										
3	HELOCs	RCON1797 - RCONK172	RCON1797 - RCONK172										
4	C&I loans	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179										
5	1-4 family construction loans	RCONF158 - RCONK169	RCONF158 - RCONK169										
6	Other construction loans	RCONF159 - RCONK170	RCONF159 - RCONK170										
7	Multifamily loans	RCON1460 - RCONK175	RCON1460 - RCONK175										
8	Non-farm, non-residential owner occupied loans	RCONF160 - RCONK176	RCONF160 - RCONK176										
9	Non-farm, non-residential other loans	RCONF161 - RCONK177	RCONF161 - RCONK177										
10	Credit cards	RCFDB538 - RCFDK180	RCONB538 - RCONK180										
11	Automobile loans	RCFDK137 - RCFDK181	RCONK137 - RCONK181										
12	Other consumer	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182										
13	All other loans and leases	See instructions	See instructions										
14	Loans covered by FDIC loss sharing agreements	Sum of RCONK169 to RCONK177 and Sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178										
15	**Total loans and leases** (sum of items 1 to 14)	RCFD2122	RCON2122	0	0	0	0	0	0	0	0	0	0
16	Allowance for loan and lease losses	RCFD3123	RCON3123										
	Securities												
17	U.S. government obligation and obligations of GSE	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150										
18	Securities issued by states and political subdivisions of U.S.	RCFD8496	RCON8496										
19	Non-agency MBS and ABS securities	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026										
20	All other HTM securities	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742										
21	**Total securities (HTM)** (sum of items 17-20)	RCFD1754	RCON1754	0	0	0	0	0	0	0	0	0	0
22	U.S. government obligation and obligations of GSE	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153										
23	Securities issued by states and political subdivisions of U.S.	RCFD8499	RCON8499										
24	Non-agency MBS and ABS securities	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027										
25	All other AFS securities	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511										
26	**Total securities (AFS)** (sum of items 22-25)	RCFD1773	RCON1773	0	0	0	0	0	0	0	0	0	0
27	Trading assets	RCFD3545	RCON3545										
28	Total intangible assets	RCFD3163 + RCFD0426	RCON3163 + RCON0426										
29	Other real estate owned	RCFD2150	RCON2150										
30	All other assets	See instructions	See instructions										
31	**Total assets** (sum of items 15, 21, 26, 27-30, less item 16)	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0

xx/xx/20xx

FDIC DFAST 10-50 - Baseline Scenario
Balance Sheet Schedule for XYZ
CERT #####
(Dollar Amounts in Thousands)

				Actual	Projected								
	Balance Sheet Statement Impacts	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**	**Q9**
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
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

				Actual	Projected	Year 1: 2016 -- Projected (in the quarter)				Year 2: 2017 -- Projected (in the quarter)			
	Capital	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 9/30**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**
40	Unrealized gains(losses) on AFS securities	RCFD8434, updated when schedule is finalized	RCON8434, updated when schedule is finalized										
41	Deferred tax asset	RCFD5610, RCFAP843	RCON5610, RCOAP843										
42	Common equity tier 1 capital	RCFAP859	RCOAP859										
43	Tier 1 capital	RCFD8274, RCFA8274	RCON8274, RCOA8274										
44	Qualifying subordinated debt and redeemable preferred stock	RCFD5306	RCON5306										
45	Allowance includible in Tier 2 capital	RCFD5310, RCFA5310	RCON5310, RCOA5310										
46	Tier 2 capital	RCFD5311, RCFA5311	RCON5311, RCOA5311										
47	Total capital	RCFD3792, RCFA3792	RCON3792, RCOA3792										
48	Total bank equity capital	RCFD3210	RCON3210										
49	Risk-weighted assets	RCFDA223, RCFAA223	RCONA223, RCOAA223										
50	Total assets for leverage purposes	RCFDL138, RCFAA224	RCONL138, RCOAA224										
51	Common equity tier 1 risk-based capital ratio	*=(Common equity tier 1 capital / RWA) * 100*	*=(Common equity tier 1 capital / RWA) * 100*										
52	*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!
53	*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!
54	*Total risk-based capital ratio*	*=(Total Capital / RWA) * 100*	*=(Total Capital / RWA) * 100*	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Memoranda

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

xx/xx/20xx

FDIC DFAST 10-50 - Adverse Scenario
Income Statement for XYZ
CERT #####
(Dollar Amounts in Thousands)

	Income Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected								
				As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Net Charge-Offs												
1	First lien mortgages	RIADC234 - RIADC217	RIADC234 - RIADC217										
2	Closed-end junior liens	RIADC235 - RIADC218	RIADC235 - RIADC218										
3	HELOCs	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412										
4	C&I loans	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608										
5	1-4 family construction loans	RIADC891 - RIADC892	RIADC891 - RIADC892										
6	Other construction loans	RIADC893 - RIADC894	RIADC893 - RIADC894										
7	Multifamily loans	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589										
8	Non-farm, non-residential owner occupied loans	RIADC895 - RIADC896	RIADC895 - RIADC896										
9	Non-farm, non-residential other loans	RIADC897 - RIADC898	RIADC897 - RIADC898										
10	Credit cards	RIADB514 - RIADB515	RIADB514 - RIADB515										
11	Automobile loans	RIADK129 - RIADK133	RIADK129 - RIADK133										
12	Other consumer	RIADK205 - RIADK206	RIADK205 - RIADK206										
13	All other loans and leases	See instructions	See instructions										
14	**Total loan and lease net charge offs** (sum of items 1 to 13)	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
15	Net interest income	RIAD4074	RIAD4074										
16	Non-interest income	RIAD4079	RIAD4079										
17	Non-interest expense	RIAD4093	RIAD4093										
18	**Pre-provision net revenue** (= item 15 + item 16 - item 17)			0	0	0	0	0	0	0	0	0	0
19	Provision for loan and lease losses	RIAD4230	RIAD4230										
20	Realized gains (losses) on HTM securities	RIAD3521	RIAD3521										
21	Realized gains (losses) on AFS securities	RIAD3196	RIAD3196										
22	All other gains (losses)	See instructions	See instructions										
23	Taxes	RIAD4302	RIAD4302										
24	**Net income** (item 18 - item 19 + item 20 + item 21 + item 22 - item 23)	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0

Memoranda

25	Total other-than-temporary impairment (OTTI) losses	RIADJ319	RIADJ319										
	Itemize and describe amounts greater than 15% of non-interest income (item 16)												
26													
27													
28													
29													
30													
31													
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)												
32													
33													
34													
35													
36													
37													
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)												
38													
39													
40													
41													
42													
43													

FDIC DFAST 10-50 - Adverse Scenario
Balance Sheet Schedule for XYZ
CERT #####
(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected								
				As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Loans (excluding FDIC Loss Sharing Agreements)												
1	First lien mortgages	RCON5367 - RCONK173	RCON5367 - RCONK173										
2	Closed-end junior liens	RCON5368 - RCONK174	RCON5368 - RCONK174										
3	HELOCs	RCON1797 - RCONK172	RCON1797 - RCONK172										
4	C&I loans	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179										
5	1-4 family construction loans	RCONF158 - RCONK169	RCONF158 - RCONK169										
6	Other construction loans	RCONF159 - RCONK170	RCONF159 - RCONK170										
7	Multifamily loans	RCON1460 - RCONK175	RCON1460 - RCONK175										
8	Non-farm, non-residential owner occupied loans	RCONF160 - RCONK176	RCONF160 - RCONK176										
9	Non-farm, non-residential other loans	RCONF161 - RCONK177	RCONF161 - RCONK177										
10	Credit cards	RCFDB538 - RCFDK180	RCONB538 - RCONK180										
11	Automobile loans	RCFDK137 - RCFDK181	RCONK137 - RCONK181										
12	Other consumer	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182										
13	All other loans and leases	See instructions	See instructions										
14	Loans covered by FDIC loss sharing agreements	Sum of RCONK169 to RCONK177 and Sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178										
15	**Total loans and leases** (sum of items 1 to 14)	RCFD2122	RCON2122	0	0	0	0	0	0	0	0	0	0
16	Allowance for loan and lease losses	RCFD3123	RCON3123										
	Securities												
17	U.S. government obligation and obligations of GSE	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150										
18	Securities issued by states and political subdivisions of U.S.	RCFD8496	RCON8496										
19	Non-agency MBS and ABS securities	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026										
20	All other HTM securities	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742										
21	**Total securities (HTM)** (sum of items 17-20)	RCFD1754	RCON1754	0	0	0	0	0	0	0	0	0	0
22	U.S. government obligation and obligations of GSE	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153										
23	Securities issued by states and political subdivisions of U.S.	RCFD8499	RCON8499										
24	Non-agency MBS and ABS securities	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027										
25	All other AFS securities	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511										
26	**Total securities (AFS)** (sum of items 22-25)	RCFD1773	RCON1773	0	0	0	0	0	0	0	0	0	0
27	Trading assets	RCFD3545	RCON3545										
28	Total intangible assets	RCFD3163 + RCFD0426	RCON3163 + RCON0426										
29	Other real estate owned	RCFD2150	RCON2150										
30	All other assets	See instructions	See instructions										
31	**Total assets** (sum of items 15, 21, 26, 27-30, less item 16)	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0

xx/xx/20xx

FDIC DFAST 10-50 - Adverse Scenario
Balance Sheet Schedule for XYZ
CERT #####
(Dollar Amounts in Thousands)

				Actual	Projected								
	Balance Sheet Statement Impacts	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**	**Q9**
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
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

				Actual	Projected	Year 1: 2016 -- Projected (in the quarter)				Year 2: 2017 -- Projected (in the quarter)			
	Capital	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 9/30**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**
40	Unrealized gains(losses) on AFS securities	RCFD8434, updated when schedule is finalized	RCON8434, updated when schedule is finalized										
41	Deferred tax asset	RCFD5610, RCFAP843	RCON5610, RCOAP843										
42	Common equity tier 1 capital	RCFAP859	RCOAP859										
43	Tier 1 capital	RCFD8274, RCFA8274	RCON8274, RCOA8274										
44	Qualifying subordinated debt and redeemable preferred stock	RCFD5306	RCON5306										
45	Allowance includible in Tier 2 capital	RCFD5310, RCFA5310	RCON5310, RCOA5310										
46	Tier 2 capital	RCFD5311, RCFA5311	RCON5311, RCOA5311										
47	Total capital	RCFD3792, RCFA3792	RCON3792, RCOA3792										
48	Total bank equity capital	RCFD3210	RCON3210										
49	Risk-weighted assets	RCFDA223, RCFAA223	RCONA223, RCOAA223										
50	Total assets for leverage purposes	RCFDL138, RCFAA224	RCONL138, RCOAA224										
51	Common equity tier 1 risk-based capital ratio	*=(Common equity tier 1 capital / RWA) * 100*	*=(Common equity tier 1 capital / RWA) * 100*										
52	*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!
53	*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!
54	*Total risk-based capital ratio*	*=(Total Capital / RWA) * 100*	*=(Total Capital / RWA) * 100*	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Memoranda

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

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FDIC DFAST 10-50 - Severely Adverse Scenario
Income Statement for XYZ
CERT
(Dollar Amounts in Thousands)

	Income Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected								
				As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Net Charge-Offs												
1	First lien mortgages	RIADC234 - RIADC217	RIADC234 - RIADC217										
2	Closed-end junior liens	RIADC235 - RIADC218	RIADC235 - RIADC218										
3	HELOCs	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412										
4	C&I loans	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608										
5	1-4 family construction loans	RIADC891 - RIADC892	RIADC891 - RIADC892										
6	Other construction loans	RIADC893 - RIADC894	RIADC893 - RIADC894										
7	Multifamily loans	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589										
8	Non-farm, non-residential owner occupied loans	RIADC895 - RIADC896	RIADC895 - RIADC896										
9	Non-farm, non-residential other loans	RIADC897 - RIADC898	RIADC897 - RIADC898										
10	Credit cards	RIADB514 - RIADB515	RIADB514 - RIADB515										
11	Automobile loans	RIADK129 - RIADK133	RIADK129 - RIADK133										
12	Other consumer	RIADK205 - RIADK206	RIADK205 - RIADK206										
13	All other loans and leases	See instructions	See instructions										
14	**Total loan and lease net charge offs** (sum of items 1 to 13)	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	0	0	0	0	0	0	0	0	0	0
15	Net interest income	RIAD4074	RIAD4074										
16	Non-interest income	RIAD4079	RIAD4079										
17	Non-interest expense	RIAD4093	RIAD4093										
18	**Pre-provision net revenue** (= item 15 + item 16 - item 17)			0	0	0	0	0	0	0	0	0	0
19	Provision for loan and lease losses	RIAD4230	RIAD4230										
20	Realized gains (losses) on HTM securities	RIAD3521	RIAD3521										
21	Realized gains (losses) on AFS securities	RIAD3196	RIAD3196										
22	All other gains (losses)	See instructions	See instructions										
23	Taxes	RIAD4302	RIAD4302										
24	**Net income** (item 18 - item 19 + item 20 + item 21 + item 22 - item 23)	RIAD4340	RIAD4340	0	0	0	0	0	0	0	0	0	0

Memoranda

25	Total other-than-temporary impairment (OTTI) losses	RIADJ319	RIADJ319										
	Itemize and describe amounts greater than 15% of non-interest income (item 16)												
26													
27													
28													
29													
30													
31													
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)												
32													
33													
34													
35													
36													
37													
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)												
38													
39													
40													
41													
42													
43													

xx/xx/20xx

FDIC DFAST 10-50 - Severely Adverse Scenario
Balance Sheet Schedule for XYZ
CERT #####

(Dollar Amounts in Thousands)

				Actual	Projected								
	Balance Sheet Statement Impacts	**031 Call Rpt Item**	**041 Call Rpt Item**	**As of 12/31**	**Q1**	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**	**Q9**
	Loans (excluding FDIC Loss Sharing Agreements)												
1	First lien mortgages	RCON5367 - RCONK173	RCON5367 - RCONK173										
2	Closed-end junior liens	RCON5368 - RCONK174	RCON5368 - RCONK174										
3	HELOCs	RCON1797 - RCONK172	RCON1797 - RCONK172										
4	C&I loans	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179										
5	1-4 family construction loans	RCONF158 - RCONK169	RCONF158 - RCONK169										
6	Other construction loans	RCONF159 - RCONK170	RCONF159 - RCONK170										
7	Multifamily loans	RCON1460 - RCONK175	RCON1460 - RCONK175										
8	Non-farm, non-residential owner occupied loans	RCONF160 - RCONK176	RCONF160 - RCONK176										
9	Non-farm, non-residential other loans	RCONF161 - RCONK177	RCONF161 - RCONK177										
10	Credit cards	RCFDB538 - RCFDK180	RCONB538 - RCONK180										
11	Automobile loans	RCFDK137 - RCFDK181	RCONK137 - RCONK181										
12	Other consumer	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182										
13	All other loans and leases	See instructions	See instructions										
14	Loans covered by FDIC loss sharing agreements	Sum of RCONK169 to RCONK177 and Sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178										
15	**Total loans and leases** (sum of items 1 to 14)	RCFD2122	RCON2122	0	0	0	0	0	0	0	0	0	0
16	Allowance for loan and lease losses	RCFD3123	RCON3123										
	Securities												
17	U.S. government obligation and obligations of GSE	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150										
18	Securities issued by states and political subdivisions of U.S.	RCFD8496	RCON8496										
19	Non-agency MBS and ABS securities	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026										
20	All other HTM securities	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742										
21	**Total securities (HTM)** (sum of items 17-20)	RCFD1754	RCON1754	0	0	0	0	0	0	0	0	0	0
22	U.S. government obligation and obligations of GSE	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153										
23	Securities issued by states and political subdivisions of U.S.	RCFD8499	RCON8499										
24	Non-agency MBS and ABS securities	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027										
25	All other AFS securities	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511										
26	**Total securities (AFS)** (sum of items 22-25)	RCFD1773	RCON1773	0	0	0	0	0	0	0	0	0	0
27	Trading assets	RCFD3545	RCON3545										
28	Total intangible assets	RCFD3163 + RCFD0426	RCON3163 + RCON0426										
29	Other real estate owned	RCFD2150	RCON2150										
30	All other assets	See instructions	See instructions										
31	**Total assets** (sum of items 15, 21, 26, 27-30, less item 16)	RCFD2170	RCON2170	0	0	0	0	0	0	0	0	0	0

xx/xx/20xx

FDIC DFAST 10-50 - Severely Adverse Scenario
Balance Sheet Schedule for XYZ
CERT
(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	031 Call Rpt Item	041 Call Rpt Item	Actual As of 12/31	Projected Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
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
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

	Capital	031 Call Rpt Item	041 Call Rpt Item	Actual As of 9/30	Projected As of 12/31	Year 1: 2016 -- Projected (in the quarter) Q1	Q2	Q3	Q4	Year 2: 2017 -- Projected (in the quarter) Q5	Q6	Q7	Q8
40	Unrealized gains(losses) on AFS securities	RCFD8434, updated when schedule is finalized	RCON8434, updated when schedule is finalized										
41	Deferred tax asset	RCFD5610, RCFAP843	RCON5610, RCOAP843										
42	Common equity tier 1 capital	RCFAP859	RCOAP859										
43	Tier 1 capital	RCFD8274, RCFA8274	RCON8274, RCOA8274										
44	Qualifying subordinated debt and redeemable preferred stock	RCFD5306	RCON5306										
45	Allowance includible in Tier 2 capital	RCFD5310, RCFA5310	RCON5310, RCOA5310										
46	Tier 2 capital	RCFD5311, RCFA5311	RCON5311, RCOA5311										
47	Total capital	RCFD3792, RCFA3792	RCON3792, RCOA3792										
48	Total bank equity capital	RCFD3210	RCON3210										
49	Risk-weighted assets	RCFDA223, RCFAA223	RCONA223, RCOAA223										
50	Total assets for leverage purposes	RCFDL138, RCFAA224	RCONL138, RCOAA224										
51	Common equity tier 1 risk-based capital ratio	*=(Common equity tier 1 capital / RWA) * 100*	*=(Common equity tier 1 capital / RWA) * 100*										
52	*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!
53	*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!
54	*Total risk-based capital ratio*	*=(Total Capital / RWA) * 100*	*=(Total Capital / RWA) * 100*	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Memoranda

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