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**Office of the Comptroller of the Currency**

**Instructions for Preparation of  
Annual Company-Run Stress Test Reporting Template and Documentation  
for Covered Institutions with Total Consolidated Assets of \$10 Billion to \$50  
Billion under the Dodd-Frank Wall Street Reform and Consumer  
Protection Act**

**Reporting Form OCC DFAST 10-50**

Effective for the Annual Report Submission Beginning on July 31, 2016

## GENERAL INSTRUCTIONS

The Annual Dodd-Frank Act (DFA) Stress Testing Report (OCC DFAST 10-50 report) collects detailed data on covered institutions<sup>1</sup> quantitative projections of income, losses, assets, liabilities, and capital across a range of macroeconomic scenarios and qualitative supporting information on the methodologies and processes used to develop internal projections of capital across scenarios. Further information regarding the requirements of the qualitative supporting information is provided in Appendix A. The Office of the Comptroller of the Currency (OCC) will provide details about the macroeconomic scenarios to institutions.

### Who Must Report

#### Reporting Criteria

Institutions with total consolidated assets greater than \$10 billion but less than \$50 billion, as defined by the final stress test rule 12 CFR part 46, must file the OCC DFAST 10-50 report.

The OCC's final stress test rule defines total consolidated assets as the average of the institution's total consolidated assets over the four most recent consecutive quarters as reported on the institution's Consolidated Report of Condition and Income (Call Report FFIEC 031 or FFIEC 041). Per the final stress test rule, if the institution has not filed a Call Report for each of the four most recent consecutive quarters, the average of the institution's total consolidated assets in the most recent quarter or consecutive quarters as reported on the Call Report should be used in the calculation.

#### Compliance after 3/31/15

A national bank or federal savings association that exceeds the asset threshold for the first time on or before March 31 of a given year must comply with the company-run stress test requirements beginning January 1 of the following year, unless that time is extended by the OCC in writing. Similarly, a

national bank or federal savings association that exceeds the asset threshold for the first time after March 31 of a given year must comply with the company-run stress test requirements beginning January 1 of the second year following that given year, unless that time is extended by the OCC in writing.

For example, if an institution reported \$9.5 billion in total consolidated assets as reported on Schedule RC of its Call Report as of June 30 and September 30, 2015 and \$11 billion as of December 31, 2015 and March 31, 2016, the average total assets over the four-quarter period is calculated as \$10.25 billion and the institution would meet the requirement to conduct its first stress test for the 2017 stress test cycle commencing on January 1, 2017 and reporting in July 2017.

For example, If an institution reported \$9.5 billion in total consolidated assets as reported on Schedule HC of its Call Report as of September 30 and December 31, 2015, and \$11 billion as of March 31 and June 30, 2016, the average total assets over the four-quarter period is calculated as \$10.25 billion and the institution would meet the requirement to conduct its first stress test for the 2018 stress test cycle commencing on January 1, 2018 and reporting in July 2018.

Once an institution meets the asset threshold, it will remain subject to the final stress test rule requirements unless and until the total consolidated assets (not average assets) of the institution are less than \$10 billion for each of four consecutive quarters as reported on the Call Report, as applicable (measured on the as-of date of the fourth consecutive Call Report). An institution that has reduced its total consolidated assets below \$10 billion for four consecutive quarters will again become subject to the requirements of this rule if it meets the asset threshold at a later date.

#### Exemptions

Institutions that do not meet the reporting criteria listed above are exempt from reporting.

#### Shifts in Reporting

If an institution filing the report reaches total

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<sup>1</sup> Covered institutions are national banks and federal savings associations with consolidated assets exceeding \$10 billion.

consolidated assets of \$50 billion or more in any calendar year, as defined by the stress testing final rule (12 CFR 225.8), it will be required to submit the DFAST-14A stress testing report to the OCC in the next calendar year.

## Where to Submit the Report

The agencies' close collaboration in developing a streamlined and simplified DFA stress test regulatory report will facilitate a uniform electronic collection process for all companies. All companies should submit their completed reports electronically through Reporting Central, the Federal Reserve's electronic reports submission application. Reporting Central is a central point of entry for Federal Reserve, FFIEC, and Treasury Department for certain electronic reports submission and file uploads, and is a system many institutions already use for other regulatory reports. Per each agency's final stress test rules, each primary federal regulator will have access to their respective institutions' submissions.

For general Reporting Central procedures and information, institutions should contact the OCC or go to [www.frbservices.org/centralbank/reportingcentral/index.html](http://www.frbservices.org/centralbank/reportingcentral/index.html). For instructions on how to create and submit the OCC DFAST 10-50 report, institutions can access the link below.

[https://www.frbservices.org/files/reporting/pdf/fry16\\_fdic\\_dfast\\_transfer\\_guide.pdf](https://www.frbservices.org/files/reporting/pdf/fry16_fdic_dfast_transfer_guide.pdf)

All institutions must submit the qualitative supporting information in Adobe Acrobat PDF format. For requirements regarding the submission of these items, see Appendix A of these instructions.

## When to Submit the Report

The OCC DFAST 10-50 report is required to reflect financials as of December 31 and to be submitted by the close of business July 31 of each calendar year, unless that time is extended by the OCC in writing. Close of business is defined as 5:00 P.M., local time. The term "submission date" is defined as the date by which the OCC must receive the institution's OCC DFAST 10-50 report.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the weekend or holiday. Earlier submission aids the OCC in reviewing and processing reports and is encouraged.

## Organization of the Report

### General Information

The annual company-run DFA stress test will cover a nine-quarter planning horizon beginning on the first day of a stress test cycle (on January 1) and use financial information as of December 31 of a reporting year (for a total of ten quarters of information reported). Institutions will report on the OCC DFAST 10-50 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 scenarios and planning horizon. The OCC will provide details about the macroeconomic scenarios to institutions.

The OCC DFAST 10-50 report is organized into the following sections:

### A. Scenario Variables Schedule

### B. Results Schedule

- a. Summary Schedule
- b. Baseline Scenario
  - i. Income Statement
  - ii. Balance Sheet Statement
- c. Adverse Scenario
  - i. Income Statement
  - ii. Balance Sheet Statement
- d. Severely Adverse Scenario
  - i. Income Statement
  - ii. Balance Sheet Statement

### C. Appendix A - Qualitative Supporting Information

In addition to the projections collected on the OCC DFAST 10-50 report, institutions are also required to submit summary qualitative information supporting their projections. The report of the results of the stress test must include, under the baseline, adverse, and severely adverse scenarios: a description of the types of risks

included in the stress test, a summary description of the methodologies used in the stress test, an explanation of the most significant causes for the changes in regulatory capital ratios, and the use of the stress test results. Please see Appendix A for more details.

## **How to Prepare the Reports**

### **A. Applicability of U.S. GAAP**

Institutions are required to prepare and file the OCC DFAST 10-50 schedules in accordance with U.S. generally accepted accounting principles (GAAP) and these instructions. The financial records of the institutions should be maintained in such a manner and scope to ensure the OCC DFAST 10-50 report is prepared in accordance with these instructions and reflects a fair presentation of the institutions' financial condition and assessment of performance under stressed scenarios.

### **B. Rules of Consolidation**

Respondents should reference the Call Report for general instructions on the rules of consolidation. Unless otherwise noted, items map directly to the respondent's Call Report for the actual quarterly data provided for December 31 of the reporting year while all remaining quarterly data over the nine-quarter horizon are based on the institution's quarterly projections.

### **C. Projections**

The report includes one quarter of actual data followed by nine quarters of projected data. The "planning horizon" refers to the nine quarters of projected data, starting with the first quarter following the actual data, which would be the first quarter of the following year, or March 31st. Column headings will refer to each corresponding quarter.

### **D. Order of Precedence**

If there is a conflict in guidance, institutions should first use the information contained in these instructions and then the instructions available in the latest Call Report.

### **E. Technical Details**

The following instructions apply generally to the OCC DFAST 10-50 report, unless otherwise specified.

- a. Report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis.
- b. Ensure that any internal consistency checks are complete prior to submission.
- c. An amount or zero should generally be entered for all items, except in those cases where other options such as "not available" or "other" are specified. If information is not available or not applicable and no such options are offered, the field should be left blank.
- d. MDRM codes and formulas are provided in the "FFIEC 031 or 041 Call Report Item" column for most line items. Definitions in the Call Report for those items should be used.

### **F. Rounding**

All dollar amounts must be reported in thousands, with the figures rounded to the nearest thousand. Rounding could result in details not adding to their stated totals. However, to ensure consistent reporting, the rounded detail items should be adjusted so that the totals and the sums of their components are identical.

### **G. Negative Entries**

Negative entries are generally not appropriate on the OCC DFAST 10-50 balance sheet and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances must be reported in asset items, as appropriate, and in accordance with these instructions. When negative entries do occur in one or more of these items, they should be recorded with a minus (-) sign rather than in parentheses.

### **H. Confidentiality**

As these data will be collected as part of the supervisory process, they are subject to confidential treatment under exemption 8 of the Freedom of Information Act (5 U.S.C. 552(b)(8)). In addition, the information contained in this report may be exempt from disclosure under

Exemption 4. 5 U.S.C. 552(b)(4). Disclosure determinations would be made on a case-by-case basis.

## **I. Amended Reports**

When the OCC's interpretation of how GAAP or these instructions should be applied to a specified event or transaction (or series of related events or transactions) differs from the reporting institution's interpretation, the OCC may require the institution to reflect the event(s) or transaction(s) in its OCC DFAST 10-50 report in accordance with the OCC's interpretation and to amend previously submitted reports. The OCC will consider the materiality of such event(s) or transaction(s) in making a determination about requiring the institution to apply the OCC's interpretation and to amend previously submitted reports. Materiality is a qualitative characteristic of accounting information which is defined in FASB Concepts No. 2 as "the magnitude of an omission or misstatement of accounting information that, in the light of surrounding circumstances, make it probable that the judgment of a reasonable person relying on the information would have been changed or influenced by the omission or misstatement."

The OCC may require the filing of an amended OCC DFAST 10-50 report if previously submitted reports contain significant errors. In addition, an institution should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the OCC.

For further information regarding OCC DFAST 10-50 amended reports, please see the Amended Reports section in the general instructions of the Call Report.

If resubmissions are required, institutions should contact the OCC.

## **J. Data Items Automatically Retrieved from Other Reports**

The actual 12/31 data that is required to be submitted in the OCC DFAST 10-50 report may also be collected in other reports submitted to the OCC. If the institution files the other reports at the

same level of consolidation as is required for the OCC DFAST 10-50 report, the duplicate data items do not need to be reported and may be left blank on the OCC DFAST 10-50 report form. For institutions, the data will be collected from the Call Report. December 31 data for certain line items does not map to existing MDRM codes in the Call Report. As such, institutions will need to report the actual 12/31 data for the following line items for each scenario:

- Income statement memoranda line items 26-31, 32-37, and 38-43 for all reporters.

## **K. Questions**

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the OCC DFAST mailbox: [DFA165i2.reporting@occ.treas.gov](mailto:DFA165i2.reporting@occ.treas.gov).

## **SCENARIO VARIABLES SCHEDULE**

To conduct the stress test required, an institution may choose to project additional economic and financial variables beyond the mandatory scenarios provided to estimate losses or revenues for some or all of its portfolios. The OCC expects an institution to ensure that the paths of any additional variables (including their timing) are consistent with the general economic environment assumed in the scenarios. If additional variables are used, the institution must complete the following information for each scenario where the institution chose to use additional variables. The following instructions provide guidance for institutions that choose to use additional scenario variables to report. The Scenarios Variables Schedule should be reported in a data format (not pdf) and submitted through the Reporting Central application.

### **A. Scenario Variable Definitions**

This schedule should be used to list and define the variables used by an institution that chooses to go beyond those variables defined in the mandatory scenarios provided by the OCC.

- The schedule provides space for the baseline scenario, adverse scenario, and severely adverse scenario.
- If additional variables are used beyond the variables included in the OCC provided scenarios, list those variable names 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").
- The forecasts and historical data for all of the additional scenario variables should be constructed on the same basis. Thus, if a variable is, over history, constructed as an average, its forecast should be interpreted as an average as well.

The following definitions and basis (i.e., period average or period-end) of the financial market variables were included in the 2015 mandatory scenarios and are provided as an example for institutions to describe any additional scenario variables used in its stress test:<sup>2</sup>

- U.S. 10-year Treasury yield: Quarterly average of the yield on 10-year U.S. Treasury bonds.
- U.S. mortgage rate: Quarterly average of weekly series of Freddie Mac data.
- U.S. Dow Jones Total Stock Market Index: End of quarter value, Dow Jones.
- U.S. Market Volatility Index (VIX): Chicago Board Options Exchange converted to quarterly by using the maximum value in any quarter.
- For convenience, the schedule provides space

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<sup>2</sup> See the following for more information on the 2015 scenarios:  
<http://www.occ.gov/tools-forms/forms/bank-operations/stress-test-reporting.html>

- for ten additional 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.
  - Institutions should include all economic and financial market variables used to project results and are in addition to those provided by the OCC, including those that affect only a subset of portfolios or positions. For example, if asset prices in a specific sector had a meaningful impact, then the assumed level of prices and projections should be included; or, if bankruptcy filings affect credit card loss estimates, then the assumed levels of these loss estimates should be reported if used in the projections.
  - Institutions should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or regional housing prices, if these were used in the projections.
  - Institutions 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 document.
- B. All Scenarios**
- The Scenarios Variables Schedule should be submitted when additional variables are used beyond those provided by the regulators.
  - Variable names and definitions should be consistent throughout the worksheets in the schedule.
  - List quarterly values for the variables starting with the last realized value (actual 12/31) through the end of the planning horizon (projected quarter one through nine). Reporting Central does not allow variable values with decimal places on the Scenario Variable Schedule. For variables that are not reported in thousands (such as ratios or rates)

the respondent should provide the unit of measure in the Variable Definition field to indicate the metrics of a given variable. For example, if Interest Rate is the Variable Name, the corresponding Variable Definition should identify the metrics in which the data are reported (basis points, 1 as 1%; and 554 as 5.54%, etc.).

- The Scenario Variables Schedule should be submitted in a data format (not pdf) through the Reporting Central application.

### **C. DFA Stress Test Baseline Scenario**

Respondents should report the values of any additional variables generated for the DFA stress test baseline scenario.

### **D. DFA Stress Test Adverse Scenario**

Respondents should report the values of any additional variables generated for the DFA stress test adverse scenario.

### **E. DFA Stress Test Severely Adverse Scenario**

Respondents should report the values of any additional variables generated for the DFA stress test severely adverse scenario.

## **RESULTS SCHEDULES**

The Results Schedules are composed of seven supporting schedules: a Summary Schedule, which summarizes key results from the Baseline, Adverse, and Severely Adverse Scenarios; and supporting schedules with Income Statement and Balance Sheet details. Each supporting schedule has three versions; one each for the Baseline Scenario, the Adverse Scenario, and the Severely Adverse Scenario.

Detailed instructions for the Income Statement and Balance Sheet schedules follow in the sections below.

## **Summary Schedule**

This schedule summarizes key results reported on the Income Statement and Balance Sheet schedules for the Baseline, Adverse, and Severely Adverse Scenarios. No action is required by institutions to complete this schedule, as this summary data schedule will be populated automatically from the Income Statement and Balance Sheet schedules.

## **Income Statement Schedule**

For the Income Statement schedule, MDRM codes corresponding to the related Call Report line items are provided for many of the line items. Differences between the FFIEC 031 and FFIEC 041 are noted; otherwise, assume that they are the same. Respondents should report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis. When applicable, the definitions of the institution's projections should map to the definitions outlined by the corresponding MDRM code within the Call Report. The institution should include income or losses tied to the relevant balances reported on the Balance Sheet Schedule.

## **General Instructions**

This schedule collects various income statement items similar to items found on Schedules RI, RI-A, and RI-B on the Call Report. Net charge-offs on this schedule is defined as gross charge-offs less recoveries for the various line items. As stated in the Call Report instructions, institutions should also include write-downs to fair values on loans (and leases) transferred to the held-for-sale account during the calendar year-to-date that occurred when (1) the institution decided to sell loans that were not originated or otherwise acquired with the intent to sell and (2) the fair value of those loans had declined for any reason other than a change in the general market level of interest or foreign exchange rates.

For those institutions required to establish and maintain an allocated transfer risk reserve, as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (12 CFR part 28, Subpart C), and in any guidelines or instructions issued by the OCC, columns A and B of part I of

schedule RI-B include loans and leases charged off against and amounts recovered, respectively, through the allocated transfer risk reserve. These instructions should be read in conjunction with the instructions for schedule RI-B and the glossary entries for “allowance for loan and lease losses” and “domicile” in the Call Report instructions.

**Line item 1 First lien mortgages (net charge-offs):**

Report all closed-end loans secured by first liens on 1–4 family residential properties, as defined in the Call Report, Schedule RI-B, item 1.c.(2)(a).

**Line item 2 Closed-end junior liens (net charge-offs):**

Report all closed-end loans secured by junior liens on 1–4 family residential properties, as defined in the Call Report, Schedule RI-B, item 1.c.(2)(b). Include loans secured by junior liens in this item even if the institution also holds a loan secured by a first lien on the same 1–4 family residential property and there are no intervening junior liens.

**Line item 3 Home equity lines of credit (HELOCs) (net charge-offs):**

Report all revolving, open-end loans in domestic offices secured by 1–4 family residential properties and extended under lines of credit, as defined in the Call Report, Schedule RI-B, item 1.c.(1).

**Line item 4 Commercial and industrial (C&I) loans (net charge-offs):**

Report all commercial and industrial loans, as defined in the Call Report FFIEC 041, Schedule RI-B, item 4 and FFIEC 031, Schedule RI-B, item 4.a, commercial and industrial loans to U.S. addressees, and all commercial and industrial loans to non-U.S. addressees, as defined in the FFIEC 031, Schedule RI-B, item 4.b.

**Line item 5 1-4 family construction loans (net charge-offs):**

Report all 1-4 family residential construction loans, as defined in the Call Report, Schedule RI- B, item 1.a.(1).

**Line item 6 Other construction loans (net charge-offs):**

Report all other construction loans and all land development and other land loans, as defined in the Call Report, Schedule RI-B, item 1.a.(2).

**Line item 7 Multifamily loans (net charge-offs):**

Report all loans secured by multifamily (5 or more) residential properties in domestic offices, as defined in the Call Report, Schedule RI-B, item 1.d.

**Line item 8 Non-farm, non-residential owner occupied loans (net charge-offs):**

Report all loans secured by owner-occupied non-farm non-residential properties, as defined in the Call Report, Schedule RI-B, item 1.e.(1).

**Line item 9 Non-farm, non-residential other loans (net charge-offs):**

Report all loans secured by other non-farm non-residential properties, as defined in the Call Report, Schedule RI-B, item 1.e.(2).

**Line item 10 Credit cards (net charge-offs):**

Report all extensions of credit under credit card loans, as defined in the Call Report, Schedule RI-B, item 5.a.

**Line item 11 Automobile loans (net charge-offs):**

Report all automobile loans, as defined in Call Report, Schedule RI-B, item 5.b.

**Line item 12 Other consumer loans (net charge-offs):**

Report all other consumer loans, as defined in the Call Report, Schedule RI-B, item 5.c.

**Line item 13 All other loans and leases (net charge-offs):**

Report all other loans and leases that have not been reported in the loan charge-off categories above



(line items 1-12).

**Line item 14 Total loans and leases (net charge-offs):**

Report the sum of line items 1 through 13. It can also be found on the Call Report, Schedule RI-B, item 9).

**Line item 15 Net interest income:**

Report net interest income, as defined in the Call Report, Schedule RI, item 3.

**Line item 16 Non-interest income:**

Report non-interest income, as defined in the Call Report, Schedule RI, item 5.m.

**Line item 17 Non-interest expense:**

Report non-interest expense, as defined in the Call Report, Schedule RI, item 7.e.

**Line item 18 Pre-provision net revenue:**

Report the sum of lines 15 and 16 above, less line 17.

**Line item 19 Provision for loan and lease losses:**

Report the provision for loan and leases, as defined in the Call Report, Schedule RI, item 4.

**Line item 20 Realized gains (losses) on HTM securities:**

Report the realized gain (losses) on held-to-maturity securities, as defined in the Call Report, Schedule RI, item 6.a.

**Line item 21 Realized gains (losses) on AFS securities:**

Report the realized gain (losses) on available-for-sale securities, as defined in the Call Report, Schedule RI, item 6.b.

**Line item 22 All other gains (losses):**

Report all other gains (losses) from extraordinary

items, other adjustments, less the net income (loss) attributable to non-controlling (minority) interests [if net income of non-controlling interest is positive subtract out and if there is a net loss, add back], and any other items that are not either (i) reported above line 22 or (ii) in taxes reported in item 23. The amounts reported in line 22 comprise the remaining portion of net income reported in line 24. Corresponding Call Report line items are defined in Schedule RI, items 11 and 13.

**Line item 23 Taxes:**

Report the applicable income taxes, as defined in the Call Report, Schedule RI, item 9.

**Line item 24 Net income:**

Report the total of lines 18, 19, 20, 21, 22, and 23 using the following logic (item 18 - item 19 + item 20 + item 21 + item 22 - item 23). If this amount is a net loss, report with a minus (-) sign. Report the applicable net income, as defined in the Call Report, Schedule RI, item 14.

**Memoranda items:**

**Line item 25 Other than temporary impairment (OTTI) losses:**

Report other than temporary impairment losses, as defined in the Call Report, Schedule RI, Memo item 14a.

**Line items 26 through 43**

These line items should be used to list the projected segment amounts of non-interest income, non-interest expense, and all other gains (losses) that exceed 15% of each line item, respectively.

- The measurement to determine if segments of non-interest income, non-interest expense, and all other gains (losses) are greater than 15 percent should be performed for the initial period (actual as of 12/31) and amounts should be reported for projected quarters one through nine if a category is greater than 15 percent as of the actual 12/31 period (even if the value of the category item decreases to less than 15

percent in the projected periods).

- These line items must be completed for each scenario if a segment of non-interest income, non-interest expense, and all other gains (losses) are greater than 15 percent as of the actual 12/31 period.
- Segment names and definitions should be consistent throughout the income statement schedule.
- List the quarterly values for the segments starting with the last realized value (actual 12/31) through the end of the planning horizon (projected quarters one through nine).
- Enter all amounts as levels rather than as changes or growth rates (for example, the dollar value of income from fiduciary activities).

**Line items 26-31 Itemize and describe amounts greater than 15 percent of non-interest income (Line item 16):**

List and describe specific segments of non-interest income that exceed 15 percent of “total non-interest income” line item 16 as of the actual 12/31 period.

**Line items 32-37 Itemize and describe amounts greater than 15 percent of non-interest expense (Line item 17):**

List and describe specific segments of non-interest expense that exceed 15 percent of “total non-interest expense” line item 17 as of the actual 12/31 period.

**Line items 38-43 Itemize and describe amounts greater than 15 percent of all other gains (losses) (Line item 22):**

List and describe specific segments of all other gains (losses) that exceed 15 percent of “all other gains/losses” line item 22 as of the actual 12/31 period.

## Balance Sheet Schedule

For the Balance Sheet schedule, MDRM codes corresponding to the related Call Report line items are provided for many of the line items. Unless otherwise noted, the line items are identical for FFIEC 031 and FFIEC 041. When applicable, the definitions of the institution's projections should map to the definitions outlined by the corresponding MDRM code within the Call Report. The institution should report balances that are tied to the relevant income or losses reported on the Income Statement Schedule.

### Line items 1 through 15 Loans

For each scenario used, input the loan balance projections in the various line items in this schedule, net of any unearned income. Domestic refers to portfolios in the domestic U.S. offices (as defined in the Call Report), and International refers to portfolios outside of the domestic U.S. offices.

Unlike the loan balances reported in the Call Report Schedule RC-C, for this schedule separately report the loans covered by loss-sharing agreements with the FDIC (line 14).<sup>3</sup>

### Line item 1 First lien mortgages:

Report closed-end loans secured by first liens on 1-4 family residential properties held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.c.(2)(a), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(c)(2)(a)).

### Line item 2 Closed-end junior liens:

Report closed-end loans secured by junior (i.e., other than first) liens on 1-4 family residential properties held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.c.(2)(b), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(c)(2)(b)).

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<sup>3</sup> For more information, refer to Schedule RC-M Item No. 13 in the Call Report instructions (Assets covered by loss-sharing agreements with the FDIC).

**Line item 3 Home equity lines of credit: (HELOCs)**

Report the amount outstanding under revolving, open-end lines of credit secured by 1-4 family residential properties held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.c.(1), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(c)(1)).

**Line item 4 Commercial and industrial (C&I) loans:**

Report all commercial and industrial (C&I) loans, as defined in the Call Report, Schedule RC-C, item 4 (FFIEC 041) and items 4.a and 4.b (FFIEC 031), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(3)).

**Line item 5 1-4 family construction loans:**

Report loans secured by 1-4 family residential construction loans held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.a.(1), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(a)(1)).

**Line item 6 Other construction loans:**

Report construction loans for purposes other than constructing 1-4 family residential properties, land development loans, and all other land loans held in domestic offices, as defined in the Call Report, Schedule RC-C, items 1.a.(2), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(a)(2)).

**Line item 7 Multifamily loans:**

Report loans secured by multifamily (5 or more) residential properties held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.d, less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(d)).

**Line item 8 Non-farm, non-residential owner-occupied loans:**

Report loans secured by owner-occupied non-farm non-residential properties held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.e.(1), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(e)(1)).

**Line item 9 Non-farm, non-residential other loans:**

Report non-farm non-residential real estate loans that are not secured by owner-occupied non-farm non-residential properties, held in domestic offices, as defined in the Call Report, Schedule RC-C, item 1.e.(2), less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(1)(e)(2)).

**Line item 10 Credit cards:**

Report all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, held in domestic offices, as defined in the Call Report, Schedule RC-C, item 6.a, less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(4)(a)).

**Line item 11 Automobile loans:**

Report all auto loans held in domestic offices, as defined in the Call Report, Schedule RC-C, item 6.c, less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(4)(b)).

**Line item 12 Other consumer loans:**

Report all other consumer loans held in domestic offices not reported in line items 10 or 11, as defined in the Call Report, Schedule RC-C, items 6.b and 6.d, less relevant loans covered by loss-sharing agreements with the FDIC (Schedule RC-M, item 13.a.(4)(c)).

**Line item 13 All other loans and leases:**

Report all other loans and leases that have not already been reported in the loan categories in line items 1 through 12, excluding loans covered by FDIC loss-sharing agreements (reported in line 14).

**Line item 14 Loans covered by FDIC loss-sharing agreements:**

Report all loans covered by loss-sharing agreements with the FDIC, as defined in the Call Report, Schedule RC-M items 13.a.(1)(a)(1) through 13.a.(5).

**Line item 15 Total loans and leases:**

Report the sum of items 1 through 14 above. This is also defined in the Call Report, Schedule RC-C, Part I, item 12.

**Line item 16 Allowance for loan and lease losses:**

Report the allowance for loan and lease losses, as defined in the Call Report, Schedule RC, item 4.c.

**Line items 17 through 21 Securities: Held-to-maturity (HTM)**

For line items 17 through 21, report the amortized cost of securities held-to-maturity, which corresponds to securities reported in the Call Report, Schedule RC-B, column A.

**Line item 17 U.S. government obligations and obligations of GSE:**

Report securities issued by the U.S. Government and by U.S. government agencies, as defined in the Call Report, Schedule RC-B, items 1, 2.a, 2.b, 4.a.(1), 4.a.(2), 4.b.(1), 4.b.(2), 4.c.(1)(a), and 4.c.(2)(a).

**Line item 18 Securities issued by states and political subdivisions of the U.S.:**

Report securities issued by the states and political subdivisions of the U.S., as defined in the Call Report, Schedule RC-B, item 3.

**Line item 19 Non-agency MBS and ABS securities:**

Report all mortgage-backed and asset-backed securities not guaranteed by the U.S. government or issued by a state or political subdivision of the U.S., as defined in the Call Report, Schedule RC- B items 4.a.(3), 4.b.(3), 4.c.(1)(b), 4.c.(2)(b), and 5.a.

**Line item 20 All other HTM securities:**

Report all other securities that have not already been reported in the securities categories in line items 17 through 19, as defined in the Call Report, Schedule RC-B items 5.b.(1), 5.b.(2), 5.b.(3), 6.a, and 6.b.

**Line item 21 Total HTM securities:**

Report the sum of items 17 through 20 above. This is also defined in the Call Report, Schedule RC, item 2a and Schedule RC-B, item 8, Column A.

**Line items 22 through 26 Securities: Available-for-sale (AFS)**

For line items 22 through 26, report the fair value of available-for-sale securities, which corresponds to securities reported in the Call Report, Schedule RC-B, column D.

**Line item 22 U.S. government obligations and obligations of GSE:**

Report securities issued by the U.S. Government and by U.S. government agencies, as defined in the Call Report, Schedule RC-B, items 1, 2.a, 2.b, 4.a.(1), 4.a.(2), 4.b.(1), 4.b.(2), 4.c.(1)(a), and 4.c.(2)(a).

**Line item 23 Securities issued by states and political subdivisions of the U.S.:**

Report securities issued by the states and political subdivisions of the U.S., as defined in the Call Report, Schedule RC-B, item 3.

**Line item 24 Non-agency MBS and ABS securities:**

Report all mortgage-backed and asset-backed securities not guaranteed by the U.S. government or issued by a state or political subdivision of the U.S., as defined in the Call Report, Schedule RC-B items 4.a.(3), 4.b.(3), 4.c.(1)(b), 4.c.(2)(b), and 5.a.

**Line item 25 All other AFS securities:**

Report all other securities that have not already

been reported in the securities categories in line items 22 through 24, as defined in the Call Report, Schedule RC-B items 5.b., 6, and 7

**Line item 26 Total AFS securities:**

Report the sum of items 22 through 25 above. This is also defined in the Call Report, Schedule RC, item 2b and Schedule RC-B, item 8, Column D.

**Line item 27 Trading assets:**

Report trading assets, as defined in the Call Report, Schedule RC, item 5.

**Line item 28 Total intangible assets:**

Report all goodwill and intangible assets, as defined in the Call Report, Schedule RC, item 10.a and 10.b.

**Line item 29 Other real estate owned:**

Report the net book value of all other real estate owned (OREO), as defined in the Call Report, Schedule RC, item 7.

**Line item 30 All other assets:**

Report all other assets that have not been reported in line items 1 through 29 that comprise total consolidated assets.

**Line item 31 Total assets:**

Report the sum of line items 15, 21, and 26 through 30 above, less line item 16 above. This is also defined in the Call Report, Schedule RC, item 12.

**Line item 32 Retail funding:**

Report all retail funding deposits as defined in Call Report, Schedule RC, item 13.a less Schedule RC-E, Part I, items M.1.c.(1), M.1.c.(2) and M.2.d.

**Line item 33 Wholesale funding:**

Report all wholesale funding deposits as defined in the Call Report, Schedule RC, items 13.b, 14.a, 14.b, Schedule RC-H, item 5, Schedule RC-E,

items M.1.c.(1), M.1.c.(2) and M.2.d for FFIEC 031 filers; Schedule RC, 14.a, 14.b, 16, Schedule RC-E, items M.1.c.(1), M.1.c.(2) and M.2.d for FFIEC 041 filers.

**Line item 34 Trading liabilities:**

Report all trading liabilities, as defined in the Call Report, Schedule RC, item 15.

**Line item 35 All other liabilities:**

Report all other liabilities, as item 36 less items 32, 33, and 34.

Institutions should take into account the projected losses of unfunded loan commitments as they develop projections for this line item. An allowance for off-balance sheet credit exposures should be recognized in this line item (and not part of the ALLL).

**Line item 36 Total liabilities:**

Report total liabilities as defined in the Call Report, Schedule RC, item 21.

**Line item 37 Perpetual preferred stock and related surplus:**

Report perpetual preferred stock and related surplus, as defined in the Call Report, Schedule RC, item 23.

**Line item 38 Equity capital:**

Report common stock (par value), as defined in the Call Report, Schedule RC, item 24; surplus, as defined in the Call Report, Schedule RC, item 25; retained earnings, as defined in the Call Report, Schedule RC, item 26.a; and other equity capital components, as defined in the Call Report, Schedule RC, item 26.b, 26.c, and 27.b.

**Line item 39 Total equity capital:**

Report total equity capital, as defined in the Call Report, Schedule RC, item 28.

## **Balance Sheet Schedule: Capital Section**

This section collects projections of components of equity capital and regulatory capital, components of assets and liabilities, and deferred tax asset items. When applicable, the definitions of the institution's projections should map to the definitions outlined by the corresponding MDRM code within the Call Report.

The projections should clearly show any proposed capital actions or other scenario-dependent actions that would affect the institution's regulatory capital, including any assumptions required under the OCC's final stress test rule.

An institution is required to calculate for each quarter end within the planning horizon the potential impact on its regulatory capital levels and ratios incorporating the effects of any expected capital actions over the planning horizon.

MDRM codes in this section reference both Advanced Approach and Non-Advanced Approach MDRMs. As noted, institutions should provide projections consistent with quarterly Call Report filings. For example, if an institution is not subject to an advanced approach capital framework, reporting in this section will reflect non-advanced approach MDRMs. It is expected that this will be case for the majority of organizations filing the \$10-\$50 form. Use of advanced approach MDRMs may be utilized in the atypical instance that an institution is part of a larger company that is subject to the advanced approach capital framework.

### **Line item 40 Unrealized gains (losses) on AFS securities:**

Report unrealized gains (losses) on AFS securities, as defined in the Call Report, Schedule RC-R, Part I, item 9.a. Per the Call Report instructions, this line item represents the amount of net unrealized gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Schedule RC, item 26.b, "Accumulated other comprehensive income".

Effective March 31, 2015, the reporting of net unrealized gains (losses) on AFS securities will differ for institutions that "opt-out" and for those

that "opt-in" of the requirement to include components of AOCI adjustments (i.e. unrealized holding gains and losses) in Common Equity Tier 1 Capital.

Opt-out Institutions: Report the net unrealized gains (losses) on AFS securities, as defined in the Call Report, Schedule RC-R, Part I, item 9.A. Per Call Report instructions, this line item represents the amount of net unrealized gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

Opt-in Institutions: Advanced approaches institutions that must "opt-in" and non-advanced approaches institutions that decide to "opt-in" must calculate the net unrealized holding gains (losses) on AFS securities and report actual data for Balance Sheet Statement line item 40. Line item 40 will not be derived for AOCI opt-in institutions and must be input manually.

### **Line item 41 Deferred tax assets:**

Report deferred tax assets, as defined in the Call Report, Schedule RC-R, Part I, item 8. The description of this line item in Part I of the RC-R is "Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs".

### **Line item 42 Common equity tier 1 capital**

Report common equity tier 1 capital, as defined by the revised regulatory capital rule and in the Call Report, Schedule RC-R, Part I item 19

### **Line item 43 Tier 1 capital:**

Report tier 1 capital, as defined in the Call Report, Schedule RC-R, Part I, item 26.

### **Line item 44 Allowance includible in Tier 2 capital:**

Report allowance includible in tier 2 capital, as defined in the Call Report, Schedule RC-R, Part I, item 30.a.

### **Line item 45 Tier 2 capital:**

Report tier 2 capital, as defined in Call Report, Schedule RC-R, Part I, item 34.a.

**Line item 46 Total capital:**

Report total capital, as defined in the Call Report, Schedule RC-R, Part I, item 35.a. The description of this item in Part I.A of Schedule RC-R is “Total Risk-Based Capital” and the description of this line item in Part I of the Schedule RC-R is “Total Capital”.

**Line item 47 Total bank equity capital:**

Report total bank equity capital as defined in the Call Report, Schedule RC, item 27.a.

**Line item 48 Risk-weighted assets:**

Report risk-weighted assets, as defined in the Call Report, Schedule RC-R, Part II, item 31 and Part I, item 40.a.

**Line item 49 Total assets for leverage purposes:**

Report total assets for leverage purposes, as defined in the Call Report, Schedule RC-R Part I, item 39.

**Line item 50 Common equity tier 1 risk-based capital ratio**

Report common equity tier 1 risk based capital ratio, as defined in the Call Report, Schedule RC-R, Part I item 41.

**Line item 51 Tier 1 risk-based capital ratio:**

Report tier 1 risk-based capital ratio as defined in the Call Report, Schedule RC-R, Part I, item 42. .

**Line item 52 Tier 1 leverage ratio:**

Report tier 1 leverage ratio as defined in the Call Report, Schedule RC-R, Part I, item 44.

**Line item 53 Total risk-based capital ratio:**

Report total risk-based capital ratio as defined in the Call Report, Schedule RC-R, Part I, item 43.

**Line item 54 Sale, conversion, acquisition, or retirement of capital stock:**

Report sale, conversion, acquisition, or retirement of capital stock , as defined in the Call Report, Schedule RI-A, items 5 and 6. Report this item on a quarterly basis and not on a cumulative or year-to-date basis.

**Line item 55 Cash dividends declared on preferred stock:**

Report cash dividends declared on preferred stock, as defined in the Call Report, Schedule RI-A, item 8. Report this item on a quarterly basis and not on a cumulative or year-to-date basis.

**Line item 56 Cash dividends declared on common stock:**

Report cash dividends declared on common stock, as defined in the Call Report, Schedule RI-A, item 9. Report this item on a quarterly basis and not on a cumulative or year-to-date basis.

## **APPENDIX A: QUALITATIVE SUPPORTING INFORMATION**

Each institution is required under the DFA final stress test rule to submit a summary of the qualitative information supporting its projections. Supporting information should include sufficient information to inform a third party of an institution’s general approach and assumptions, but remain summary in nature. Institutions should provide appropriate references to internal documents that provide more detail and support for the items to be discussed in the submission, such as detail that supports model documentation. Such references should be clearly identified for access to such documents from on or offsite examination staff. All institutions must submit the qualitative supporting information in Adobe Acrobat PDF format.

The qualitative supporting information summary file should be titled as “**ReportID\_RSSD\_SUMMARY\_MMDDYY**”.

- The “ReportID” in the file name should be as follows for the following respondents:

- “FRY16” for BHCs, SLHCs, and SMBs
  - “OCCDFAST1050” for national banks and savings banks
  - “FDICDFAST1050” for nonmember banks and state savings banks
- The “RSSD” in the file name is the institution specific identifier for a respondent.

The “MMDDYY” should be the as-of date of the stress test cycle (for example, 12/31/15 for the 2016 stress test cycle).

The purpose of the summary document is to provide an overview of the stress testing process as required in the agencies' final stress test rules and is repeated in Appendix A. Significant detailed information, such as program language coding that accompanies model estimations (for example, SAS coding) should not be included in the summary document. Detailed documents will be requested and reviewed as part of the supervisory process. Sections that should be addressed in the summary document are listed below, as well as a description of items that should be included.

#### 1. Summary and Governance

Executive summary, general risk overview, including a description of the risks used in the stress test; summary reports describing the stress testing process, senior management and board roles; internal governance and model risk management practices; and any other items related to the overall process. Each institution should describe how senior management provided the board of directors with sufficient information to facilitate the board’s full understanding of the stress testing used by the institution and allow for the appropriate level of challenge of assumptions and outcomes.

In addition, the following subsections (1.A through 1.D) should be included as part of the summary and governance section:

##### A. Description of the Types of Risks included in the Stress Test

For each part of the Results Schedule and the Scenario Variables Schedule, each institution should submit supporting qualitative information

that clearly describes the types of risks and exposures captured in the stress test scenarios for all lines of business and activities. This includes information about risks that may threaten or adversely affect the institution’s capital position through increased losses, reduced revenues, and changes in the balance sheet or risk-weighted assets. The information should discuss the extent to which risks are wholly or only partially covered by the stress tests (for example, if not all aspects of interest rate risk are captured by the tests with the given scenarios provided).

##### B. Summary Description of the Methodologies used in the Stress Test

For each part of the Results Schedule and the Scenario Variables Schedule, the institution should submit supporting information that clearly describes the methodology used to produce the projections. Each institution should include a summary description of how it translated the macroeconomic and financial variables from the scenarios into its projections and technical details of any underlying statistical methods used. Information should be provided for all elements of the stress tests, including loss estimation, revenue estimation, projections of the balance sheet and risk-weighted assets, and capital levels and ratios.

Where judgment is an essential part of the projection, each institution should describe the rationale and magnitude, as well as the process involved to ensure consistency of projections with scenario conditions. Furthermore, the institution should include a thorough discussion of any material deviations from these instructions and how they decided upon the materiality of such deviations.

Discussion of methodologies should be consistent with expectations in existing supervisory guidance on stress testing issued by the agencies. In particular, the institution should provide a summary of the design, theory, and logic underlying the methodologies used.

If third-party models are used, an institution should provide summary information about those models, including model design, key assumptions, known limitations, and implementation and execution.



Each institution should provide credible support for all key assumptions used to derive loss and revenue estimates, including assumptions related to the components of loss, severity of loss, drivers of revenue, and any known weaknesses in the translation of assumptions into loss and revenue estimates. Each institution should demonstrate that these assumptions are clearly conditioned on the stated macroeconomic and financial scenarios and are consistent with stated business strategies including but not limited to mergers, acquisitions, or divestitures of business lines or entities and changes in strategic direction. If the institution's models rely upon historical relationships, describe the historical data used and clearly describe why these relationships are expected to be maintained in each scenario. The impact of assumptions concerning new growth or changes to credit policy on forecasted loss estimates relative to historical performance should be clearly explained.

Institutions should provide summary information on the specific assumptions used to calculate regulatory capital, including a discussion of any proposed capital distributions. When appropriate, clearly state assumptions related to the corporate tax rate and the projection of the deferred tax assets. In situations where the institution chose not to project components of the balance sheet, those components should be held constant at the last current level and the institution should explain why the held constant assumption is appropriate in the given scenario.

Each institution should submit any other summary information and documentation necessary to support or explain its capital calculations. For example, an institution could show the calculations related to the projections of the deferred tax asset for regulatory capital purposes.

While judgment is an essential part of risk measurement and risk management, including loss forecasting, institutions should not be over-reliant on judgment to prepare their loss estimations without providing documentation or evidence of transparency and discipline around the process. Each institution should provide support for any judgment applied or qualitative adjustments made and explain how they are appropriate and in line

with scenario conditions.

#### C. Explanation of the Most Significant Causes for the Changes in Regulatory Capital Ratios

For each part of the Results Schedule and the Scenario Variables Schedule, each institution should provide a clear explanation of the changes in regulatory capital ratios from the stress test scenarios over the planning horizon. For instance, an institution may indicate that a major component of the reduction in regulatory capital ratios resulted from deterioration in the quality of its retail credit exposures over the planning horizon. The explanation should take into account the risks identified and describe the changes in capital by material income statement and balance sheet statement line items affected by the stress test scenario.

#### D. Use of Stress Test Results

Institutions should provide summary information as to how they use these stress test results in the normal course of business, including in the capital planning, assessment of capital adequacy, and risk management practices of the institution. This summary should describe the manner in which the stress test is used for key decisions about capital adequacy, including capital actions and capital contingency plans. The institution should indicate the extent to which this stress test is used in conjunction with other capital assessment tools, especially if the stress test may not necessarily capture an institution's full range of risks, exposures, activities, and vulnerabilities that have the potential to affect capital adequacy. In addition, an institution should include summary information as to how post-stress capital results remain aligned with its internal capital goals. The institution should mention any cases in which post-stress capital results are not aligned with its internal capital goals, and describe options that senior management and the board would consider to bring them into alignment.

#### 2. Scenarios

Summary of methodology, models, and validation activities related to the process used to translate macro variables, including the use of additional scenario variables, if applicable. If additional scenario variables are used beyond the scenario

variables provided by the agencies, each respondent should complete the scenario variables schedule as previously indicated in the reporting instructions.

In addition, each institution should include summary information supporting any additional scenario variables used to conduct the DFA stress tests. The information should detail the rationale behind including additional scenario variables and the process for projecting additional variables, including the linkage with the macroeconomic and financial scenarios provided by the OCC.

### 3. Capital

Summary of methodology, models, and validation activities related to assumptions and calculations used to calculate regulatory capital, explanations of proposed capital actions, options to maintain internally established capital goals on a post-stress basis, and an explanation of causes for changes in regulatory capital ratios. This information should support the Balance Sheet Schedule line items 40 to 53.

### 4. Loans

Summary of methodology, models, and validation activities related to each loan portfolio reported in total loans and leases, including the associated ALLL. This information should support Balance Sheet Schedule line items 1 to 16 and Income Statement Schedule line items 1 to 14.

### 5. Securities

Summary of methodology, models, and validation activities related to projections of HTM and AFS security balances, unrealized losses, and OTTI. This information should support Balance Sheet Schedule line items 17 to 26 and Income Statement Schedule line items 20 to 22 and 25.

### 6. Pre-provision Net Revenue

Summary of methodology, models, and validation activities related to estimates of net interest income, margins, fees, funding costs and related items. This information should support Income Statement Schedule line items 15 to 18.

### 7. Balance Sheet

Summary of methodology, models, and validation activities related to balance sheet estimation, such as loan balances. This information should support Balance Sheet Schedule line items 1 to 39.

The summary qualitative supporting information should not include embedded files and should be submitted in Adobe Acrobat PDF format. The file size limit is 50 MB. If the file needs to be split up into smaller files, the combined file size limit is 200 MB. When submitting multiple files in order to meet the file size limit, the file name should indicate the content of files submitted using the seven qualitative supporting information summary categories discussed above.

Example 1:

**“ReportID\_RSSD\_SUMMARY\_SUMMARY\_AND\_GOVERNANCE\_TO\_CAPITAL\_MMD DYY” and  
“ReportID\_RSSD\_SUMMARY\_LOANS\_TO\_BALANCE SHEET\_MMDDYY”;**

Example 2:

**“ReportID\_RSSD\_SUMMARY\_SUMMARY\_AND\_GOVERNANCE\_TO\_CAPITAL\_MMD DYY” and  
“ReportID\_RSSD\_SUMMARY\_LOANS\_MM DDYY” and  
“ReportID\_RSSD\_SUMMARY\_SECURITIES\_MMDDYY” and  
“ReportID\_RSSD\_SUMMARY\_PRE-PROVISION\_NET\_REVENUE\_AND\_BALANCE SHEET\_MMDDYY”.**