

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
Expiration Date: 03/31/17

PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for this collection of information is estimated to be 469 hours per response, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, or via e-mail to comments@fdic.gov; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0189), Washington, D.C. 20503. The Federal Deposit Insurance Corporation may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis (in the quarter) and not on a cumulative basis.

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	

FDIC DFAST 10-50 - Summary Schedule
(Dollar Amounts in Thousands)

Scenario Summaries	031 Call Rpt Item	041 Call Rpt Item	Actual As of 12/31/2015	Projected								
				PQ1 (3/31)	PQ2 (6/30)	PQ3 (9/30)	PQ4 (12/31)	PQ5 (3/31)	PQ6 (6/30)	PQ7 (9/30)	PQ8 (12/31)	PQ9 (3/31)
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, RCFWP793	RCOAP793, RCOWP793	0	0	0	0	0	0	0	0	0	0
10 Tier 1 risk-based capital ratio	RCFA7206, RCFW7206	RCOA7206, RCOW7206	0	0	0	0	0	0	0	0	0	0
11 Tier 1 leverage ratio	RCFA7204	RCOA7204	0	0	0	0	0	0	0	0	0	0
12 Total risk-based capital ratio	RCFA7205, RCFW7205	RCOA7205, RCOW7205	0	0	0	0	0	0	0	0	0	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, RCFWP793	RCOAP793, RCOWP793	0	0	0	0	0	0	0	0	0	0
22 Tier 1 risk-based capital ratio	RCFA7206, RCFW7206	RCOA7206, RCOW7206	0	0	0	0	0	0	0	0	0	0
23 Tier 1 leverage ratio	RCFA7204	RCOA7204	0	0	0	0	0	0	0	0	0	0
24 Total risk-based capital ratio	RCFA7205, RCFW7205	RCOA7205, RCOW7205	0	0	0	0	0	0	0	0	0	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, RCFWP793	RCOAP793, RCOWP793	0	0	0	0	0	0	0	0	0	0
34 Tier 1 risk-based capital ratio	RCFA7206, RCFW7206	RCOA7206, RCOW7206	0	0	0	0	0	0	0	0	0	0
35 Tier 1 leverage ratio	RCFA7204	RCOA7204	0	0	0	0	0	0	0	0	0	0
36 Total risk-based capital ratio	RCFA7205, RCFW7205	RCOA7205, RCOW7205	0	0	0	0	0	0	0	0	0	0

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

