

Results Submission Cover Sheet

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

OMB Number 3064-0189
 Approval expires March 31, 2017

PAPERWORK REDUCTION ACT NOTICE

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

This Report is required by law: Section 165(i)(2) of the Dodd Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5365(i)(2)).
 This report form is to be filed by State Non-member Banks and State Savings Associations that meet a threshold of greater than \$10 billion but less than \$50 billion in total consolidated assets, as defined by 12 CFR 325, subpart C. 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. Please do not change the structure of this workbook.

Institution Name:	XYZ	
RSSD ID	#####	
FDIC CERT:	#####	
Institution Type:		(State Non-member Bank or State Savings Association)
Planning Horizon Year 1 (YYYY):	2015	(Enter appropriate year)
Planning Horizon Year 2 (YYYY):	2016	(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
Summary Schedule for XYZ
FDIC CERT#####
(Dollar Amounts in Thousands)

Scenario Summaries	Actual	Projected	Year 1: 2015 -- Projected (in the quarter)				Year 2: 2016 -- Projected (in the quarter)			
	As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Baseline Scenario										
1 Total loan and lease net charge-offs	0	0	0	0	0	0	0	0	0	0
2 Pre-provision net revenue	0	0	0	0	0	0	0	0	0	0
3 Net income	0	0	0	0	0	0	0	0	0	0
4 Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0
5 Total assets	0	0	0	0	0	0	0	0	0	0
6 Total liabilities	0	0	0	0	0	0	0	0	0	0
7 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	0	0	0	0	0	0	0	0	0	0
8 Total equity capital	0	0	0	0	0	0	0	0	0	0
9 Common equity tier 1 risk-based capital										
10 Tier 1 risk-based capital ratio	#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	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Adverse Scenario										
12 Total loan and lease net charge-offs	0	0	0	0	0	0	0	0	0	0
13 Pre-provision net revenue	0	0	0	0	0	0	0	0	0	0
14 Net income	0	0	0	0	0	0	0	0	0	0
15 Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0
16 Total assets	0	0	0	0	0	0	0	0	0	0
17 Total liabilities	0	0	0	0	0	0	0	0	0	0
18 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	0	0	0	0	0	0	0	0	0	0
19 Total equity capital	0	0	0	0	0	0	0	0	0	0
20 Common equity tier 1 risk-based capital										
21 Tier 1 risk-based capital ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
22 Tier 1 leverage ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
23 Total risk-based capital ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Severely Adverse Scenario										
23 Total loan and lease net charge-offs	0	0	0	0	0	0	0	0	0	0
24 Pre-provision net revenue	0	0	0	0	0	0	0	0	0	0
25 Net income	0	0	0	0	0	0	0	0	0	0
26 Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0
27 Total assets	0	0	0	0	0	0	0	0	0	0
28 Total liabilities	0	0	0	0	0	0	0	0	0	0
29 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	0	0	0	0	0	0	0	0	0	0
30 Total equity capital	0	0	0	0	0	0	0	0	0	0
31 Common equity tier 1 risk-based capital										
32 Tier 1 risk-based capital ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
33 Tier 1 leverage ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
34 Total risk-based capital ratio	#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.**

