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

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.

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 Assocation)
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 repo	rt should be directe	ed:
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)

Ī		Actual	Projected		Year 1: 2015 Projected (in the quarter)				Year 2: 2016 Projected (in the quarter)					
ı	Scenario Summaries	As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8			
Ī	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,	0	0	0	0	0	0	0	0	0	0			
Į.	acquisition, or retirement of capital stock	0	0		0	0	0	0			0			
30 31	Total equity capital Common equity tier 1 risk-based capital	U	U	0	U	0	0	U	0	0	U			
31														
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.

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

(Dollar Amounts in Thousands)											
	Actual	Projected		Year 1: 2015 - Proj		Year 2: 2016 Projected (in the quarter)					
Balance Sheet Statement Impacts	As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	
Loans (excluding FDIC Loss Sharing Agreements)											
First lien mortgages											
Closed-end junior liens											
HELOCs											
C&I loans											
1-4 family construction loans											
Other construction loans											
Multifamily loans											
Non-farm, non-residential owner occupied loans											
Non-farm, non-residential other loans											
Credit cards											
Automobile loans											
Other consumer											
All other loans and leases											
Loans covered by FDIC loss sharing agreements											
Total loans and leases (sum of items 1 to 14)	0	0	(0	0	0	0	(0		
Allowance for loan and lease losses											
Securities											
U.S. government obligation and obligations of GSE											
Securities issued by states and political subdivisions of U.S.											
Non-agency MBS and ABS securities											
All other HTM securities											
Total securities (HTM) (sum of items 17-20)	0	0	(0	0	0	C	(0		
U.S. government obligation and obligations of GSE											
Securities issued by states and political subdivisions of U.S.											
Non-agency MBS and ABS securities											
All other AFS securities											
Total securities (AFS) (sum of items 22-25)	0	0	(0	0	0	((0		
Trading assets											
Total intangible assets											
Other real estate owned											
All other assets											
Total assets (sum of items 15, 21, 26, 27-30, less item 16)			,				,	,	^		

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

(Dollar Amounts in Thousands)

		Actual	Projected		Year 1: 2015 - Proje	ected (in the quarter)		Year 2: 2016 Projected (in the quarter)					
	Balance Sheet Statement Impacts	As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8		
32	Retail funding												
33	Wholesale funding												
34	Trading liabilities												
35	All other liabilities												
36	Total liabilities (sum of items 32 to 35)	0	0	0	0	0	0	0	0	0	0		
	Perpetual preferred stock and related surplus Equity capital												
39	Total equity capital (sum of items 37 to 38)	0	0	0	0	0	0	0	0	0	0		

	Actual	Projected	Year 1: 2015 - Projected (in the quarter)				Year 2: 2016 Projected (in the quarter)					
Capital	As of 9/30	As of 12/31	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8		
Unrealized gains(losses) on AFS securities												
Disallowed deferred tax asset												
Common equity tier 1 capital												
Tier 1 capital												
Qualifying subordinated debt and redeemable preferred stock												
Allowance includible in Tier 2 capital												
Fier 2 capital												
Total risk-based capital												
Total capital												
Risk-weighted assets												
Total assets for leverage purposes												
Common equity tier 1 capital ratio												
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/		
Tier 1 leverage ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV		
Total risk-based capital ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV		

Me	ma	rai	nda

55	Sale, conversion, acquisition, or retirement of capital stock					
56	Cash dividends declared on preferred stock					
57	Cash dividends declared on common stock					