



**Federal Deposit Insurance
Corporation**

550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-49-2013

October 21, 2013

ANNUAL STRESS-TEST REPORTING TEMPLATE AND DOCUMENTATION FOR COVERED BANKS WITH TOTAL CONSOLIDATED ASSETS OF \$10 BILLION TO \$50 BILLION

Summary: The FDIC is issuing this notice to describe the reports and information required to meet the reporting requirements under Section 165(i)(2) of the *Dodd-Frank Wall Street Reform and Consumer Protection Act* for covered banks with total consolidated assets between \$10 billion and \$50 billion.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: This Financial Institution Letter is not applicable to FDIC-supervised banks and savings associations with total assets of less than \$1 billion.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
Chief Financial Officer
Chief Risk Officer

Attachment:

[DFAST Instructions and Template](#)

Related Topics:

Banks, Banking, Federal Deposit Insurance Corporation, Reporting and Recordkeeping Requirements, State Savings Associations, Stress Tests

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Note:

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Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The data collected through these templates will be used to assess the reasonableness of the covered bank's stress-test results and provide forward-looking information to the FDIC regarding a covered bank's capital adequacy.
- The FDIC coordinated with the Federal Reserve Board and the Office of the Comptroller of the Currency in the development of these templates.
- All covered institutions should submit completed reports electronically through Reporting Central, the Federal Reserve Board's electronic reports submission application. Many institutions now use Reporting Central to electronically submit other regulatory reports.
- Covered banks with consolidated assets between \$10 billion and \$50 billion must report capital and risk-weighted assets for the entire nine-quarter planning horizon using the regulatory capital rules applicable on the "as of" date of each report for the initial submission.