

**Results Submission Cover Sheet**

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

Final xx/xx/2014

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 National Banks and Federal 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 part 46, subpart H. The Office of the Comptroller of the Currency 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. Any questions should be directed to DFA165i2.reporting@occ.treas.gov .

<b>Institution Name:</b>	XYZ	
<b>RSSD ID</b>	#####	
<b>OCC Charter ID:</b>	#####	
<b>Institution Type:</b>		(National Bank or Federal Savings Association)
<b>Planning Horizon Year 1 (YYYY):</b>	2015	(Enter appropriate year)
<b>Planning Horizon Year 2 (YYYY):</b>	2016	(Enter appropriate year)
<b>Submission Date (MM/DD/YYYY):</b>	xx/xx/20xx	(Enter date)
<b>When Completed (MM/DD/YYYY):</b>	xx/xx/20xx	(Enter date)

<b>Person whom questions about this report should be directed:</b>	
<b>Name / Title</b>	
<b>Area Code / Phone Number</b>	
<b>Fax Number</b>	
<b>E-mail Address</b>	

**OCC DFAST 10-50 - Summary Schedule**  
**Summary Schedule for XYZ**  
**OCC Charter ID #####**  
**(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
<b>Baseline Scenario</b>										
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 <b>Common equity tier 1 risk-based capital ratio</b>			0	0	0	0	0	0	0	0
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!
<b>Adverse Scenario</b>										
13 Total loan and lease net charge-offs	0	0	0	0	0	0	0	0	0	0
14 Pre-provision net revenue	0	0	0	0	0	0	0	0	0	0
15 Net income	0	0	0	0	0	0	0	0	0	0
16 Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0
17 Total assets	0	0	0	0	0	0	0	0	0	0
18 Total liabilities	0	0	0	0	0	0	0	0	0	0
19 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	0	0	0	0	0	0	0	0	0	0
20 Total equity capital	0	0	0	0	0	0	0	0	0	0
21 <b>Common equity tier 1 risk-based capital ratio</b>			0	0	0	0	0	0	0	0
22 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!
23 Tier 1 leverage ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
24 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!
<b>Severely Adverse Scenario</b>										
25 Total loan and lease net charge-offs	0	0	0	0	0	0	0	0	0	0
26 Pre-provision net revenue	0	0	0	0	0	0	0	0	0	0
27 Net income	0	0	0	0	0	0	0	0	0	0
28 Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0
29 Total assets	0	0	0	0	0	0	0	0	0	0
30 Total liabilities	0	0	0	0	0	0	0	0	0	0
31 Dividends, share repurchases, and sale, conversion, acquisition, or retirement of capital stock	0	0	0	0	0	0	0	0	0	0
32 Total equity capital	0	0	0	0	0	0	0	0	0	0
33 <b>Common equity tier 1 risk-based capital ratio</b>			0	0	0	0	0	0	0	0
34 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!
35 Tier 1 leverage ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
36 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.

















