



May 9, 2018

TO: Institutions Subject to the Banking Agencies' Dodd-Frank Act
\$10-\$50 Billion Asset Stress Test Rules

SUBJECT: Annual Dodd-Frank Act Company-Run Stress Test Report for
Depository Institutions and Holding Companies with
\$10-\$50 Billion in Total Consolidated Assets – FFIEC 016

The U.S. Office of Management and Budget has approved the implementation of the Annual Dodd-Frank Act Company-Run Stress Test Report for Depository Institutions and Holding Companies with \$10-\$50 Billion in Total Consolidated Assets (FFIEC 016), which the Federal Reserve Board (Board), the Federal Deposit Insurance Corporation (FDIC), and the Office of Comptroller of the Currency (OCC), under the auspices of the Federal Financial Institutions Examination Council (FFIEC), had previously proposed to adopt.

Insured depository institutions and holding companies with total consolidated assets greater than \$10 billion, but less than \$50 billion, that are subject to the agencies' respective rules promulgated under Section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)¹ should complete the FFIEC 016 beginning with the stress test report due July 31, 2018, using information as of December 31, 2017. The agencies released the economic scenarios that will be used to prepare this stress test report in February 2018. The report form and instructions for the FFIEC 016 may be obtained from the FFIEC's website at <https://www.ffiec.gov/forms016.htm>.

The FFIEC 016 replaces the following separate, yet nearly identical, agency-specific stress test reports, which should no longer be used:

- Annual Company-Run Stress Test Report for State Member Banks, Bank Holding Companies, and Savings and Loan Holding Companies with Total Consolidated Assets Greater Than \$10 Billion and Less Than \$50 Billion (Board's FR Y-16),
- Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$10 Billion to \$50 Billion under the Dodd-Frank Wall Street Reform and Consumer Protection Act (FDIC's DFAST 10-50), and

¹ 12 CFR Part 252, Subpart B (Board); 12 CFR Part 325, Subpart C (FDIC); and 12 CFR Part 46 (OCC).

- Annual Company-Run Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$10 Billion to \$50 Billion under the Dodd-Frank Wall Street Reform and Consumer Protection Act (OCC's DFAST 10-50B).

All reporting entities should submit their completed stress test reports electronically using the Federal Reserve's Reporting Central application. The qualitative supporting information for the FFIEC 016 report should be submitted in Adobe Acrobat PDF format. For general Reporting Central procedures and information, reporting entities should contact the appropriate Federal Reserve Bank or access the following link: <https://www.frbservices.org/central-bank/reporting-central/index.html>. For instructions on how to create and submit the FFIEC 016 report, reporting entities should contact the appropriate Federal Reserve Bank or access the following link: <https://www.frbservices.org/assets/central-bank/reporting-central/ffiec016-user-guide.pdf>.

If you have other questions concerning the FFIEC 016 report, contact Margaret Angeloff at the Board (202-912-7833, margaret.a.angeloff@frb.gov), Alisha Riemenschneider at the FDIC (712-212-3280, ariemenschneider@fdic.gov), or Kari Falkenberg at the OCC (202-649-6831, kari.falkenberg@occ.treas.gov).

signed by

Judith E. Dupré
Executive Secretary