

Errata Summary for 2016 OCC DFAST

Please submit questions about the reporting form and instructions to

DFAST165i2.reporting@occ.treas.gov.

Unless otherwise noted (e.g., the scenario schedule), the OCC's intent is to sync its reporting forms with the forms produced by the FRB.

The official submission for the summary schedule is the summary XML file. As questions are submitted, updates to the summary excel file will be made as an informational tool.

Updates as of March 7, 2016

Summary Schedule

1. Capital subschedule, line item 102: the instructions, Excel formula, and summary data dictionary for this line item has changed. This item continues to be a derived field and banks do not have to report this line item.
2. Capital subschedule, line item 166: the line item reference has been updated in the instructions and in the Excel template.
3. Capital subschedule, line item 167: This line item will be collected as part of DFAST 2016. Banks should report this line item if applicable to their institution. The instructions and the excel template have been updated accordingly.
4. Capital subschedule, line items 169-171: the definition of "fiscal year" has been clarified in the instructions and in the Excel template.
5. PPNR projections subschedule, line item 36: the line item reference in the Excel template has been updated.
6. Capital subschedule, line items 61-64: these line items are not derived calculations. Banks should supply data for these line items.
7. Capital subschedule, line items 124 and 126: the derived calculations for these line items have been updated in the Excel template and the summary data dictionary, and the instructions for these line items have been updated. These line items continue to be derived; banks do not need supply data for these line items.

Monday, March 07, 2016

8. Capital subschedule, line item 66: the derived calculation for the projected values of this line item has been updated in the summary data dictionary. This line item continues to be derived; banks need not supply data for this line item.

Operational Risk Schedule

1. The instructions for the Operational Risk Historical Capital tab of the Operational Risk Schedule have been updated to reflect the correct reporting period. The reporting period is Q1 of the reporting year through Q4 of the reporting year.

Business Plan Changes Schedule

1. *The Business Plan Changes schedule has been eliminated for DFAST 2016.* Banks should continue to describe and provide information for business plan changes in their supporting documentation. References to the business plan changes schedule have been removed from the instructions and the technical instructions.

Updates as of Feb. 24, 2016

Summary Schedule

1. The phrase “bank-holding company” has been replaced by the word “bank” for the following items: CAP-15, CAP-142.
2. Item 168 in the capital subschedule is NOT a reportable item for DFAST 2016. Instructions for this item have been updated to read, “Do not report for DFAST 2016”. This item has been greyed-out in the updated Excel file.
3. Item 167 in the capital subschedule is NOT a reportable item. Instructions for this item have been updated to read, “Do not report for DFAST 2016”. This item has been greyed-out in the updated Excel file.
4. Item 149 of the capital subschedule IS a reportable item. The instructions correctly indicate that banks should report this item. This grey-out for this line item has been removed in the updated Excel template.
5. Item 150 in the capital subschedule is NOT a reportable field for DFAST 2016. The instructions for this item have been updated to read, “Do not report for DFAST 2016.”
6. DFAST-14A Instructions, page 49—the reference in the first paragraph to line item 35 has been changed to line item 58.
7. The DFAST-14A instructions for line item 129 of the balance sheet have been changed as follows.

Monday, March 07, 2016

Report all other assets, as defined in the Call Report Schedule RC, sum of items ~~1.a, 1.b, 3.a, 3.b~~, 8, 9 and 11, minus item 126 (above).

8. The DFAST-14A instructions for line item 130 of the balance sheet tab have been changed as follows.

This item is a shaded cell and is derived from the sum of items ~~121 and 129~~ 118-122, 126, and 129.

9. The DFAST-14A instructions for line item 36 of the PPNR Projections tab has been changed as follows.

Item 36 - Provision for Unfunded Off-Balance Sheet Credit Exposures (To build/decrease item ~~139~~ 141 (RCFDB557) in Balance Sheet)

10. In the Excel file, for line 138 of the Income Statement, the cell references to the Retail Repurchase tab have been corrected so that the cell reference aligns to the proper projected quarter with the Retail Repurchase subschedule.
11. In the excel summary schedule, Retail Balances and Loss Projections subschedule, the text of cell C4 has been changed from "Q3 Actual" to "Q4 Actual."

Operational Risk Schedule

1. On the "OpRisk Historical Capital" tab, the following has been changed to the text near the top of the Excel worksheet.

"2. The bank should report the covered institution's operational risk capital by unit-of-measure (undiversified basis) ~~from Q4 of the previous year to Q3~~ from Q1 of the reporting year to Q4 of the reporting year. The unit-of-measure is the level at which the bank's quantification model generates a separate distribution for estimating potential operational losses (e.g., organizational unit, operational loss event type, risk category, etc.)."

2. For the "Annual Legal Reserves" tab, the following has been changed in the DFAST-14A instructions.

E.2 Legal Reserves Reporting

The Legal Reserves Reporting worksheet must be completed by all institutions. For each year, report the total dollar values of the institution's legal reserve balance, representing the total legal reserve balance that was included on the institution's financial statements as of ~~September 30~~ December 31. The bank's initial submission should contain annual legal reserve balances for at least five years through the reporting quarter.

Regulatory Cap Instruments

- File name has been updated. As noted in the technical instructions, the template name in the file name must be one continuous word. There have been no other changes.

Regulatory Cap Transitions

Monday, March 07, 2016

- File name has been updated. As noted in the technical instructions, the template name in the file name must be one continuous word. There have been no other changes.

Technical Instructions

- “DRAFT” text has been removed from inside the PDF document.
- Permissible values for the MDRM CCARP006 have been supplied. Please see section 1.4 of the document.

Prior Updates

Technical Instructions

- The instructions have been updated to reflect that all scenarios for the summary schedule, with the exception of any schedule F (business plan changes) submission, should be submitted together as one file. Please see section 1.4 for details.
 - The naming convention for XML summary file submissions has been revised. Please see section 1.6 for details.
 - The naming convention and technical details for resubmitting summary schedules (if applicable) has changed. Please see section 1.8 for details.