

File Upload User Guide

FFIEC 016

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

Federal Reserve System

STATISTICS FUNCTION
December 31, 2017

Overview 3

File Format (Effective from 12/31/2017) 4

How to build the file from a spreadsheet 20

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel©), via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central, and demonstrates how a reporting institution can create the file from a spreadsheet.

We used Microsoft Excel© for our examples but the same process can be applied to other spreadsheet software. The method utilized to create the file is at the discretion of the reporter. This guide assumes that your data already exist in a spreadsheet.

This document demonstrates how to create the file for the FFIEC 016 report. The report name for Reporting Central will be FFIEC 016, and thus we will use this name in the following documentation. We use formulae to pull the data from the spreadsheet worksheets containing the data and format them for Reporting Central.

The report form now allows the reporter to define an unlimited number of optional variables representing the assumptions of the Baseline, Adverse and Severely Adverse scenarios.

FFIEC 016 replaces FRY16 applies to as-of-date 12/31/2017 and forward. Reporting Central continue to allow firms to submit revisions for 12/31/2016 and earlier under FRY16 header. Some line identifiers of the new FFIEC 016 differ from those in FRY16; use the old identifiers in a revision.

File Format (Effective from 12/31/2017)

Report Header Record

The Report Header Record must be the first record in the file.

<u>Field</u>	<u>Length</u>	<u>Type</u>	<u>Value/Description</u>
Report Institution ID	up to 10	NUM	'H' followed by Report Institution ID (without leading zeroes) followed by a '+'
Report Name	8	ALPHA	'FFIEC016' followed by a '+'
Report As-of-date	10	NUM	10-digit date (MM-DD-YYYY) which represents the as-of-date of the report

Report Data Records

There must be one Report Data Record for each line of the report form (The only exception will be the report form's Total lines, which will be calculated by Reporting Central Application, and they will not appear on the Identifier listing).

There are several categories of Report Data Records, with varying numbers of data columns (values). The Cover Page and Balance Sheet and Income Statement schedules for each scenario are required. The Scenario Variable categories are optional. The reporter may choose any of the following:

- Omit all Scenario Variable records
- Include Scenario Variable Name records where each record represents a variable, including its name, description, actual value and projected values for at least one scenario.

See the form instructions for details.¹

<u>Category</u>	<u>Number of data columns per line</u>
Cover Page	1
Scenario Variable	30
Balance Sheet and Income Statement Schedules	10
Description of Itemized "other" amount in Income Statement	1

¹ TBD

Detail of a Report Data Record:

<u>Field</u>	<u>Length</u>	<u>Type</u>	<u>Value/Description</u>
Line Identifier	9	ALPHA	L followed by 8-character Line Identifier of the line of the report form – see next section of this document for Line Identifiers.

The next pair of fields (the separator and the data value) **occurs 1 time**, once for each data column of the report, in the case of the FFIEC 016 report, there are ten columns per Line Identifier as the norm for the Balance Sheet and Income Statement schedules. However, the cover page items and specified text descriptions will only contain one column, and scenario variable names, definitions, actual values and projected values will contain altogether 30 values.

+	1	ALPHA	‘+’ plus sign, used as field separator
Data Value	1-N	Scenario	variable name and definition:
	1	ALPHA	Scenario variable name
	2	ALPHA	Scenario variable description
	3	NUM	Actual value
	4-12	NUM	Projected values in baseline scenario
	13-21	NUM	Projected values in adverse scenario
	22-30	NUM	Projected values in severely adverse scenario
	1-N	All other Report Data Records:	
		NUM	Numeric data value being reported for the particular data cell defined by that row and column. Value must be in one of the following formats:
			. An unsigned one to nine-digit value if positive (999999999);
			. zero (unsigned) if zero is the applicable value;
			. Null, if the data field is not applicable.

Notes:

1. Do not zero fill the report. If you do not have data for a cell, please leave the cell null.
2. Each column value must have a '+' sign whether it contains data or a null, which means that the scenario variable must have exactly 30 '+' signs. .
3. ALPHA data in the scenario variable names and definitions must not contain any of the following invalid characters:
 - Single quotes
 - Quotation marks
 - Open and close parentheses

Line Identifiers to be used for FFIEC 016

Code	Line Identifier	Report Form Line	Nbr of data columns	Length of data value
Cover page Items:				
CSTX8901	LCSTX8901	Name/Title	1	72
CSTX8902	LCSTX8902	Area Code / Phone Number	1	30
CSTX9116	LCSTX9116	Fax Number	1	30
CSTX4086	LCSTX4086	E-mail Address	1	72
CSTX9224	LCSTX9224	Legal Entity Identifier (LEI) of the Reporting Entity (Report only if the reporting entity already has an LEI)	1	20
Scenario variable				
CSVIR929	LCSVIR929	Scenario variable name	1	72
		Scenario variable description	1	864
		Actual value	1	12 ²
		Projected values in baseline scenario	9	12
		Projected values in adverse scenario	9	12
		Projected values in severely adverse scenario	9	12
Stress Test Scenario Indicator				
CSPTP006 ³	SCSPTP006	Reporting Central Indicator set to value = 4	1	1
Baseline Scenario Report Items				
Income Statement				
CSPTN193	LCPTN193	1 First lien Mortgages	10 ⁴	14
CSPTN194	LCPTN194	2 Closed-end Junior Liens	10	14
CSPTN195	LCPTN195	3 HELOCs	10	14
CSPTN196	LCPTN196	4 C&I Loans	10	14
CSPTN197	LCPTN197	5 1-4 family construction loans	10	14
CSPTN198	LCPTN198	6 Other construction loan	10	14
CSPTN199	LCPTN199	7 Multifamily loans	10	14
CSPTN200	LCPTN200	8 Non-farm, non-residential owner occupied loans	10	14
CSPTN201	LCPTN201	9 Non-farm, non-residential other loans	10	14

² Scenario variable values have up to 8 digits before the decimal point and 4 digits after the decimal point.

³ CSPTP006 is a unique identifier that indicates to Reporting Central whether the following Income Statement and Balance Sheet data is for Baseline Scenario (value of 4), Adverse Scenario (value of 5) or Severely Adverse Scenario (value of 6).

⁴ This first occurrence (Actual) of each financial data item should be null because the Actual value is fetched from other series by Reporting Central. Exceptions: Actual value should be supplied by all reporters for memorandum items (CSPxN210, CSPxN211, CSPxN212) and by FRY9C reporters only for items CSPTN236, CSPTN237 and CSPTN238.

CSPTN202	LCSPN202	10 Credit Cards	10	14
CSPTN203	LCSPN203	11 Automobile loans	10	14
CSPTN204	LCSPN204	12 Other consumer loans	10	14
CSPTN205	LCSPN205	13 All other loans and leases	10	14
CSPT4074	LCSP4074	15 Net Interest Income	10	14
CSPT4079	LCSP4079	16 Non-interest income	10	14
CSPT4093	LCSP4093	17 Non-interest expense	10	14
CSPT4230	LCSP4230	19 Provision for loan and lease losses	10	14
CSPT3521	LCSP3521	20 Realized gains (losses) on HTM securities	10	14
CSPT3196	LCSP3196	21 Realized gains (losses) on AFS securities	10	14
CSPTN208	LCSPN208	22 All other gains (losses)	10	14
CSPT4302	LCSP4302	23 Taxes	10	14
CSPTJ321	LCSPJ321	25 Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	10	14
CST1N210	LCST1N210	26 Portion 1 description	1	72
CSP1N210	LCSP1N210	26 Portion 1 data	10 ⁵	14
CST2N210	LCST2N210	27 Portion 2 description	1	72
CSP2N210	LCSP2N210	27 Portion 2 data	10	14
CST3N210	LCST3N210	28 Portion 3 description	1	72
CSP3N210	LCSP3N210	28 Portion 3 data	10	14
CST4N210	LCST4N210	29 Portion 4 description	1	72
CSP4N210	LCSP4N210	29 Portion 4 data	10	14
CST5N210	LCST5N210	30 Portion 5 description	1	72
CSP5N210	LCSP5N210	30 Portion 5 data	10	14
CST6N210	LCST6N210	31 Portion 6 description	1	72
CSP6N210	LCSP6N210	31 Portion 6 data	10	14
CST1N211	LCST1N211	32 Portion 1 description	1	72
CSP1N211	LCSP1N211	32 Portion 1 data	10	14
CST2N211	LCST2N211	33 Portion 2 description	1	72
CSP2N211	LCSP2N211	33 Portion 2 data	10	14
CST3N211	LCST3N211	34 Portion 3 description	1	72
CSP3N211	LCSP3N211	34 Portion 3 data	10	14
CST4N211	LCST4N211	35 Portion 4 description	1	72
CSP4N211	LCSP4N211	35 Portion 4 data	10	14
CST5N211	LCST5N211	36 Portion 5 description	1	72
CSP5N211	LCSP5N211	36 Portion 5 data	10	14
CST6N211	LCST6N211	37 Portion 6 description	1	72
CSP6N211	LCSP6N211	37 Portion 6 data	10	14
CST1N212	LCST1N212	38 Portion 1 description	1	72

⁵ All reporters should provide Actual data value for any memorandum items they report.

CSP1N212	LCSP1N212	38 Portion 1 data	10	14
CST2N212	LCST2N212	39 Portion 2 description	1	72
CSP2N212	LCSP2N212	39 Portion 2 data	10	14
CST3N212	LCST3N212	40 Portion 3 description	1	72
CSP3N212	LCSP3N212	40 Portion 3 data	10	14
CST4N212	LCST4N212	41 Portion 4 description	1	72
CSP4N212	LCSP4N212	41 Portion 4 data	10	14
CST5N212	LCST5N212	42 Portion 5 description	1	72
CSP5N212	LCSP5N212	42 Portion 5 data	10	14
CST6N212	LCST6N212	43 Portion 6 description	1	72
CSP6N212	LCSP6N212	43 Portion 6 data	10	14
Balance Sheet Schedule				
CSPT5367	LCSP5367	1 First lien mortgages	10	14
CSPT5368	LCSP5368	2 Closed-end junior liens	10	14
CSPT1797	LCSP1797	3 HELOCs	10	14
CSPT1766	LCSP1766	4 C&I Loans	10	14
CSPTF158	LCSP158	5 1-4 family construction loans	10	14
CSPTF159	LCSP159	6 Other construction loans	10	14
CSPT1460	LCSP1460	7 Multifamily loans	10	14
CSPTF160	LCSP160	8 Non-farm, non-residential owner occupied loans	10	14
CSPTF161	LCSP161	9 Non-farm, non-residential other loans	10	14
CSPTB538	LCSPB538	10 Credit cards	10	14
CSPTK137	LCSPK137	11 Automobile loans	10	14
CSPTHT48	LCSPHT48	12 Other consumer loans	10	14
CSPTHT49	LCSPHT49	13 All other loans and leases	10	14
CSPTN226	LCSPN226	14 Loans covered by FDIC loss-sharing agreements	10	14
CSPT3123	LCSP3123	16 Allowance for loan and lease losses	10	14
CSPTN227	LCSPN227	17 U.S. government obligations and obligations of GSEs	10	14
CSPT8496	LCSP8496	18 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN228	LCSPN228	19 Non-agency MBS and ABS securities	10	14
CSPTN229	LCSPN229	20 All other HTM securities	10	14
CSPTN230	LCSPN230	22 U.S. government obligations and obligations of GSEs	10	14
CSPT8499	LCSP8499	23 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN231	LCSPN231	24 Non-agency MBS and ABS securities	10	14
CSPTN232	LCSPN232	25 All other AFS securities	10	14
CSPT3545	LCSP3545	27 Trading assets	10	14
CSPT2143	LCSP2143	28 Total intangible assets	10	14

CSPT2150	LCSTP2150	29 Other real estate owned	10	14
CSPTN233	LCSTPN233	30 All other assets	10	14
CSPTN236	LCSTPN236	32 Retail funding	10 ⁶	14
CSPTN237	LCSTPN237	33 Wholesale funding	10	14
CSPT3548	LCSTP3548	34 Trading liabilities	10	14
CSPTN238	LCSTPN238	35 All other liabilities	10	14
CSPTN239	LCSTPN239	37 Perpetual preferred stock and related surplus	10	14
CSPTN242	LCSTPN242	38 Equity capital	10	14
CSPT8434	LCSTP8434	40 Unrealized gains(losses) on AFS securities	10	14
CSPT5610	LCSTP5610	41 Deferred tax assets	10	14
CSPTP859	LCSTP859	42 Common equity Tier 1 capital	10	14
CSPT8274	LCSTP8274	43 Tier 1 capital	10	14
CSPT5310	LCSTP5310	44 Allowance includible in Tier 2 capital	10	14
CSPT5311	LCSTP5311	45 Tier 2 capital	10	14
CSPT3792	LCSTP3792	46 Total capital	10	14
CSPT3210	LCSTP3210	47 Total holding company or bank equity capital	10	14
CSPTA223	LCSTPA223	48 Risk-weighted assets	10	14
CSPTN253	LCSTPN253	49 Total assets for Leverage Purposes	10	14
CSPTN258	LCSTPN258	54 Sale, conversion, acquisition, or retirement of capital stock	10	14
CSPTN259	LCSTPN259	55 Cash dividends declared on preferred stock	10	14
CSPT4460	LCSTP4460	56 Cash dividends declared on common stock	10	14
Stress Test Scenario Indicator				
CSPTP006 ⁷	SCSPTP006	Reporting Central Indicator set to value = 5	1	1
Adverse Scenario Report Items				
Income Statement				
CSPTN193	LCSTPN193	1 First lien Mortgages	10 ⁸	14
CSPTN194	LCSTPN194	2 Closed-end Junior Liens	10	14
CSPTN195	LCSTPN195	3 HELOCs	10	14

⁶ Reporters that file FFIEC031/041 should provide projected values only for items CSPTN236, CSPTN237 and CSPTN238. Reporters that file FRY9C should provide Actual values for these items.

⁷ CSPTP006 is a unique identifier that indicates to Reporting Central whether the following Income Statement and Balance Sheet data is for Baseline Scenario (value of 4), Adverse Scenario (value of 5) or Severely Adverse Scenario (value of 6).

⁸ This first occurrence (Actual) of each financial data item should be null because the Actual value is fetched from other series by Reporting Central. Exceptions: Actual value should be supplied by all reporters for memorandum items (CSPxN210, CSPxN211, CSPxN212) and by FRY9C reporters only for items CSPTN236, CSPTN237 and CSPTN238.

CSPTN196	LCSPTN196	4 C&I Loans	10	14
CSPTN197	LCSPTN197	5 1-4 family construction loans	10	14
CSPTN198	LCSPTN198	6 Other construction loan	10	14
CSPTN199	LCSPTN199	7 Multifamily loans	10	14
CSPTN200	LCSPTN200	8 Non-farm, non-residential owner occupied loans	10	14
CSPTN201	LCSPTN201	9 Non-farm, non-residential other loans	10	14
CSPTN202	LCSPTN202	10 Credit Cards	10	14
CSPTN203	LCSPTN203	11 Automobile loans	10	14
CSPTN204	LCSPTN204	12 Other consumer loans	10	14
CSPTN205	LCSPTN205	13 All other loans and leases	10	14
CSPT4074	LCSPT4074	15 Net Interest Income	10	14
CSPT4079	LCSPT4079	16 Non-interest income	10	14
CSPT4093	LCSPT4093	17 Non-interest expense	10	14
CSPT4230	LCSPT4230	19 Provision for loan and lease losses	10	14
CSPT3521	LCSPT3521	20 Realized gains (losses) on HTM securities	10	14
CSPT3196	LCSPT3196	21 Realized gains (losses) on AFS securities	10	14
CSPTN208	LCSPTN208	22 All other gains (losses)	10	14
CSPT4302	LCSPT4302	23 Taxes	10	14
CSPTJ321	LCSPTJ321	25 Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	10	14
CST1N210	LCST1N210	26 Portion 1 description	1	72
CSP1N210	LCSP1N210	26 Portion 1 data	10	14
CST2N210	LCST2N210	27 Portion 2 description	1	72
CSP2N210	LCSP2N210	27 Portion 2 data	10	14
CST3N210	LCST3N210	28 Portion 3 description	1	72
CSP3N210	LCSP3N210	28 Portion 3 data	10	14
CST4N210	LCST4N210	29 Portion 4 description	1	72
CSP4N210	LCSP4N210	29 Portion 4 data	10	14
CST5N210	LCST5N210	30 Portion 5 description	1	72
CSP5N210	LCSP5N210	30 Portion 5 data	10	14
CST6N210	LCST6N210	31 Portion 6 description	1	72
CSP6N210	LCSP6N210	31 Portion 6 data	10	14
CST1N211	LCST1N211	32 Portion 1 description	1	72
CSP1N211	LCSP1N211	32 Portion 1 data	10	14
CST2N211	LCST2N211	33 Portion 2 description	1	72
CSP2N211	LCSP2N211	33 Portion 2 data	10	14
CST3N211	LCST3N211	34 Portion 3 description	1	72
CSP3N211	LCSP3N211	34 Portion 3 data	10	14
CST4N211	LCST4N211	35 Portion 4 description	1	72

CSP4N211	LCSP4N211	35 Portion 4 data	10	14
CST5N211	LCST5N211	36 Portion 5 description	1	72
CSP5N211	LCSP5N211	36 Portion 5 data	10	14
CST6N211	LCST6N211	37 Portion 6 description	1	72
CSP6N211	LCSP6N211	37 Portion 6 data	10	14
CST1N212	LCST1N212	38 Portion 1 description	1	72
CSP1N212	LCSP1N212	38 Portion 1 data	10	14
CST2N212	LCST2N212	39 Portion 2 description	1	72
CSP2N212	LCSP2N212	39 Portion 2 data	10	14
CST3N212	LCST3N212	40 Portion 3 description	1	72
CSP3N212	LCSP3N212	40 Portion 3 data	10	14
CST4N212	LCST4N212	41 Portion 4 description	1	72
CSP4N212	LCSP4N212	41 Portion 4 data	10	14
CST5N212	LCST5N212	42 Portion 5 description	1	72
CSP5N212	LCSP5N212	42 Portion 5 data	10	14
CST6N212	LCST6N212	43 Portion 6 description	1	72
CSP6N212	LCSP6N212	43 Portion 6 data	10	14
Balance Sheet Schedule				
CSPT5367	LCSP5367	1 First lien mortgages	10	14
CSPT5368	LCSP5368	2 Closed-end junior liens	10	14
CSPT1797	LCSP1797	3 HELOCs	10	14
CSPT1766	LCSP1766	4 C&I Loans	10	14
CSPTF158	LCSPF158	5 1-4 family construction loans	10	14
CSPTF159	LCSPF159	6 Other construction loans	10	14
CSPT1460	LCSP1460	7 Multifamily loans	10	14
CSPTF160	LCSPF160	8 Non-farm, non-residential owner occupied loans	10	14
CSPTF161	LCSPF161	9 Non-farm, non-residential other loans	10	14
CSPTB538	LCSPB538	10 Credit cards	10	14
CSPTK137	LCSPK137	11 Automobile loans	10	14
CSPTHT48	LCSPHT48	12 Other consumer loans	10	14
CSPTHT49	LCSPHT49	13 All other loans and leases	10	14
CSPTN226	LCSPN226	14 Loans covered by FDIC loss-sharing agreements	10	14
CSPT3123	LCSP3123	16 Allowance for loan and lease losses	10	14
CSPTN227	LCSPN227	17 U.S. government obligations and obligations of GSEs	10	14
CSPT8496	LCSP8496	18 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN228	LCSPN228	19 Non-agency MBS and ABS securities	10	14
CSPTN229	LCSPN229	20 All other HTM securities	10	14
CSPTN230	LCSPN230	22 U.S. government obligations and obligations of GSEs	10	14

CSPT8499	LCSPT8499	23 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN231	LCSPTN231	24 Non-agency MBS and ABS securities	10	14
CSPTN232	LCSPTN232	25 All other AFS securities	10	14
CSPT3545	LCSPT3545	27 Trading assets	10	14
CSPT2143	LCSPT2143	28 Total intangible assets	10	14
CSPT2150	LCSPT2150	29 Other real estate owned	10	14
CSPTN233	LCSPTN233	30 All other assets	10	14
CSPTN236	LCSPTN236	32 Retail funding	10 ⁹	14
CSPTN237	LCSPTN237	33 Wholesale funding	10	14
CSPT3548	LCSPT3548	34 Trading liabilities	10	14
CSPTN238	LCSPTN238	35 All other liabilities	10	14
CSPTN239	LCSPTN239	37 Perpetual preferred stock and related surplus	10	14
CSPTN242	LCSPTN242	38 Equity capital	10	14
CSPT8434	LCSPT8434	40 Unrealized gains(losses) on AFS securities	10	14
CSPT5610	LCSPT5610	41 Deferred tax assets	10	14
CSPTP859	LCSPTP859	42 Common equity Tier 1 capital	10	14
CSPT8274	LCSPT8274	43 Tier 1 capital	10	14
CSPT5310	LCSPT5310	44 Allowance includible in Tier 2 capital	10	14
CSPT5311	LCSPT5311	45 Tier 2 capital	10	14
CSPT3792	LCSPT3792	46 Total capital	10	14
CSPT3210	LCSPT3210	46 Total bank holding company or bank equity capital	10	14
CSPTA223	LCSPTA223	48 Risk-weighted assets	10	14
CSPTN253	LCSPTN253	49 Total assets for Leverage Purposes	10	14
CSPTN258	LCSPTN258	54 Sale, conversion, acquisition, or retirement of capital stock	10	14
CSPTN259	LCSPTN259	55 Cash dividends declared on preferred stock	10	14
CSPT4460	LCSPT4460	56 Cash dividends declared on common stock	10	14
Stress Test Scenario Indicator				
CSPTP006 ¹⁰	SCSPTP006	Reporting Central Indicator set to value = 6	1	1
Severely Adverse Scenario				

⁹ Reporters that file FFIEC031/041 should provide projected values only for items CSPTN236, CSPTN237 and CSPTN238. Reporters that file FRY9C should provide Actual values for these items.

¹⁰ CSPTP006 is a unique identifier that indicates to Reporting Central whether the following Income Statement and Balance Sheet data is for Baseline Scenario (value of 4), Adverse Scenario (value of 5) or Severely Adverse Scenario (value of 6).

Report Items				
Income Statement				
CSPTN193	LCSTN193	1 First lien Mortgages	10 ¹¹	14
CSPTN194	LCSTN194	2 Closed-end Junior Liens	10	14
CSPTN195	LCSTN195	3 HELOCs	10	14
CSPTN196	LCSTN196	4 C&I Loans	10	14
CSPTN197	LCSTN197	5 1-4 family construction loans	10	14
CSPTN198	LCSTN198	6 Other construction loan	10	14
CSPTN199	LCSTN199	7 Multifamily loans	10	14
CSPTN200	LCSTN200	8 Non-farm, non-residential owner occupied loans	10	14
CSPTN201	LCSTN201	9 Non-farm, non-residential other loans	10	14
CSPTN202	LCSTN202	10 Credit Cards	10	14
CSPTN203	LCSTN203	11 Automobile loans	10	14
CSPTN204	LCSTN204	12 Other consumer loans	10	14
CSPTN205	LCSTN205	13 All other loans and leases	10	14
CSPT4074	LCST4074	15 Net Interest Income	10	14
CSPT4079	LCST4079	16 Non-interest income	10	14
CSPT4093	LCST4093	17 Non-interest expense	10	14
CSPT4230	LCST4230	19 Provision for loan and lease losses	10	14
CSPT3521	LCST3521	20 Realized gains (losses) on HTM securities	10	14
CSPT3196	LCST3196	21 Realized gains (losses) on AFS securities	10	14
CSPTN208	LCSTN208	22 All other gains (losses)	10	14
CSPT4302	LCST4302	23 Taxes	10	14
CSPTJ321	LCSTJ321	25 Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	10	14
CST1N210	LCST1N210	26 Portion 1 description	1	72
CSP1N210	LCSP1N210	26 Portion 1 data	10	14
CST2N210	LCST2N210	27 Portion 2 description	1	72
CSP2N210	LCSP2N210	27 Portion 2 data	10	14
CST3N210	LCST3N210	28 Portion 3 description	1	72
CSP3N210	LCSP3N210	28 Portion 3 data	10	14
CST4N210	LCST4N210	29 Portion 4 description	1	72
CSP4N210	LCSP4N210	29 Portion 4 data	10	14
CST5N210	LCST5N210	30 Portion 5 description	1	72
CSP5N210	LCSP5N210	30 Portion 5 data	10	14
CST6N210	LCST6N210	31 Portion 6 description	1	72

¹¹ This first occurrence (Actual) of each financial data item should be null because the Actual value is fetched from other series by Reporting Central. Exceptions: Actual value should be supplied by all reporters for memorandum items (CSPxN210, CSPxN211, CSPxN212) and by FRY9C reporters only for items CSPTN236, CSPTN237 and CSPTN238.

CSP6N210	LCSP6N210	31 Portion 6 data	10	14
CST1N211	LCST1N211	32 Portion 1 description	1	72
CSP1N211	LCSP1N211	32 Portion 1 data	10	14
CST2N211	LCST2N211	33 Portion 2 description	10	72
CSP2N211	LCSP2N211	33 Portion 2 data	10	14
CST3N211	LCST3N211	34 Portion 3 description	10	72
CSP3N211	LCSP3N211	34 Portion 3 data	10	14
CST4N211	LCST4N211	35 Portion 4 description	10	72
CSP4N211	LCSP4N211	35 Portion 4 data	10	14
CST5N211	LCST5N211	36 Portion 5 description	10	72
CSP5N211	LCSP5N211	36 Portion 5 data	10	14
CST6N211	LCST6N211	37 Portion 6 description	10	72
CSP6N211	LCSP6N211	37 Portion 6 data	10	14
CST1N212	LCST1N212	38 Portion 1 description	10	72
CSP1N212	LCSP1N212	38 Portion 1 data	10	14
CST2N212	LCST2N212	39 Portion 2 description	10	72
CSP2N212	LCSP2N212	39 Portion 2 data	10	14
CST3N212	LCST3N212	40 Portion 3 description	10	72
CSP3N212	LCSP3N212	40 Portion 3 data	10	14
CST4N212	LCST4N212	41 Portion 4 description	10	72
CSP4N212	LCSP4N212	41 Portion 4 data	10	14
CST5N212	LCST5N212	42 Portion 5 description	10	72
CSP5N212	LCSP5N212	42 Portion 5 data	10	14
CST6N212	LCST6N212	43 Portion 6 description	10	72
CSP6N212	LCSP6N212	43 Portion 6 data	10	14
Balance Sheet Schedule				
CSPT5367	LCSP5367	1 First lien mortgages	10	14
CSPT5368	LCSP5368	2 Closed-end junior liens	10	14
CSPT1797	LCSP1797	3 HELOCs	10	14
CSPT1766	LCSP1766	4 C&I Loans	10	14
CSPTF158	LCSPF158	5 1-4 family construction loans	10	14
CSPTF159	LCSPF159	6 Other construction loans	10	14
CSPT1460	LCSP1460	7 Multifamily loans	10	14
CSPTF160	LCSPF160	8 Non-farm, non-residential owner occupied loans	10	14
CSPTF161	LCSPF161	9 Non-farm, non-residential other loans	10	14
CSPTB538	LCSPB538	10 Credit cards	10	14
CSPTK137	LCSPK137	11 Automobile loans	10	14
CSPTHT48	LCSPHT48	12 Other consumer loans	10	14
CSPTHT49	LCSPHT49	13 All other loans and leases	10	14
CSPTN226	LCSPN226	14 Loans covered by FDIC loss-sharing agreements	10	14
CSPT3123	LCSP3123	16 Allowance for loan and lease losses	10	14

CSPTN227	LCSPTN227	17 U.S. government obligations and obligations of GSEs	10	14
CSPT8496	LCSPT8496	18 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN228	LCSPTN228	19 Non-agency MBS and ABS securities	10	14
CSPTN229	LCSPTN229	20 All other HTM securities	10	14
CSPTN230	LCSPTN230	22 U.S. government obligations and obligations of GSEs	10	14
CSPT8499	LCSPT8499	23 Securities issued by states and political subdivisions in the U.S.	10	14
CSPTN231	LCSPTN231	24 Non-agency MBS and ABS securities	10	14
CSPTN232	LCSPTN232	25 All other AFS securities	10	14
CSPT3545	LCSPT3545	27 Trading assets	10	14
CSPT2143	LCSPT2143	28 Total intangible assets	10	14
CSPT2150	LCSPT2150	29 Other real estate owned	10	14
CSPTN233	LCSPTN233	30 All other assets	10	14
CSPTN236	LCSPTN236	32 Retail funding	10 ¹²	14
CSPTN237	LCSPTN237	33 Wholesale funding	10	14
CSPT3548	LCSPT3548	34 Trading liabilities	10	14
CSPTN238	LCSPTN238	35 All other liabilities	10	14
CSPTN239	LCSPTN239	37 Perpetual preferred stock and related surplus	10	14
CSPTN242	LCSPTN242	38 Equity capital	10	14
CSPT8434	LCSPT8434	40 Unrealized gains(losses) on AFS securities	10	14
CSPT5610	LCSPT5610	41 Deferred tax assets	10	14
CSPTP859	LCSPTP859	42 Common equity tier 1 capital	10	14
CSPT8274	LCSPT8274	43 Tier 1 capital	10	14
CSPT5310	LCSPT5310	45 Allowance includible in Tier 2 capital	10	14
CSPT5311	LCSPT5311	46 Tier 2 capital	10	14
CSPT3792	LCSPT3792	47 Total capital	10	14
CSPT3210	LCSPT3210	48 Total bank holding company or bank equity capital	10	14
CSPTA223	LCSPTA223	49 Risk-weighted assets	10	14
CSPTN253	LCSPTN253	50 Total assets for Leverage Purposes	10	14
CSPTN258	LCSPTN258	55 Sale, conversion, acquisition, or retirement of capital stock	10	14
CSPTN259	LCSPTN259	56 Cash dividends declared on preferred stock	10	14
CSPT4460	LCSPT4460	57 Cash dividends declared on common stock	10	14

¹² Reporters that file FFIEC031/041 should provide projected values only for items CSPTN236, CSPTN237 and CSPTN238. Reporters that file FRY9C should provide Actual values for these items.

How to build the file from a spreadsheet

As you know, the FFIEC 016 is comprised of three identical data-entry screens, but under different stress test scenarios. Thus, you will have to make three entries for:

1. Baseline scenario
2. Adverse scenario
3. Severely Adverse scenario

Each scenario is comprised of two sections: Income Statement and the Balance Sheet Schedule. In addition to these sections, you have to make the Cover Page entries, and optionally provide names, definitions and values of one or more scenario variables.

Since all three scenarios are identical, only the Baseline scenario will be detailed in these instructions.

Your choice: you may create a spreadsheet containing the data from all three scenarios and copy it all at once into the text file for Reporting Central, or you may create separate spreadsheets for each scenario and build up the text file one part at a time.

Step 1. Create a spreadsheet with a layout similar to the report form, along with its corresponding Line identifiers and its data value for each item on the FFIEC 016 report form.¹³ The identifiers and data are in Sheet1 of the workbook, with the same data as in the sample text file.

A sample picture of a portion of the spreadsheet file is displayed in Figure 2 below. Row 1 contains descriptions of the columns. Rows 2 through 4 are the Header with one line each for reporter, series and as-of date. The remaining rows are the Report Data Records. In each of these rows, column A is the Line Identifier, column B is data column 1, column C is data column 2, etc. The number of filled-in cells in each row depends on the category of the Report Data Record.

Rows 5 through 8 contain the Cover Page records, with 1 data column per row.

¹³ Tip: To get started, copy the first column from the table of Line Item Identifiers in this document into an empty workbook, delete the rows that do not contain Line Item Identifiers, and save the spreadsheet file for future use when there are data values to report.

FIGURE 2 - Spreadsheet input for FFIEC 016

Line Identifier	Data col 1	col 2	col 3	col 4	col 5	col 6	col 7	col 8	col 9	col 10	col 11	col 12
2 Respondent ID	12345											
3 Series Name	FFIEC016											
4 As of Date	12/31/2017											
5 LCSTX8901	John Doe											
6 LCSTX8902	(415) 292-9999											
7 LCSTX9116	415-292-0000											
8 LCSTX4086	john.doe@gmail.com											
9 LCSTX9224												
10 LCSVIR929	variable 1	in all 3 scenarios		10	11	12	13	14	15	16	17	18
11 LCSVIR929	variable 2	in baseline scenario only		0.5	0.5	1.06	1	1.4	1.5	1.6	1.7	1.8
12 LCSVIR929	variable 3	in adverse scenario only		10								
13 LCSVIR929	variable 4	in severely adverse scenario		10								
14 SCSPT006	4											
15 LCSPTN193			5	5	5	5	5	5	5	5	5	5
16 LCSPTN194			5	5	5	5	5	5	5	5	5	5
17 LCSPTN195			5	5	5	5	5	5	5	5	5	5
18 LCSPTN196			5	5	5	5	5	5	5	5	5	5
19 LCSPTN197			5	5	5	5	5	5	5	5	5	5

Rows 9 through 12 contain 4 Scenario Variables. A record for Scenario Variable has 30 data columns: name, definition and actual value, and projected values for one, two or all three scenarios.

Figure 3 shows all 30 columns of the Scenario variables.

FIGURE 3 - Spreadsheet input for FFIEC 016

Line Identifier	Data col 1	col 2	col 3	col 4	col 5	col 6	col 7	col 8	col 9	col 10	col 11	col 12	col 13	col 14	col 15	col 16	col 17	col 18	col 19	col 20	col 21	col 22	col 23	col 24	col 25	col 26	col 27	col 28	col 29	col 30
2 Respondent ID	12345																													
3 Series Name	FFIEC016																													
4 As of Date	12/31/2017																													
5 LCSTX8901	John Doe																													
6 LCSTX8902	(415) 292-9999																													
7 LCSTX9116	415-292-0000																													
8 LCSTX4086	john.doe@gmail.com																													
9 LCSTX9224																														
10 LCSVIR929	variable 1	in all 3 scenarios	10	11	12	13	14	15	16	17	18	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 LCSVIR929	variable 2	in baseline scenario only	0.5	0.5	1.06	1	1.4	1.5	1.6	1.7	1.8	1.9	2	1	2	0	1110	0	0.1111	111	1									
12 LCSVIR929	variable 3	in adverse scenario only	10																											
13 LCSVIR929	variable 4	in severely adverse scen	10																											
14 SCSPT006	4																													
15 LCSPTN193			5	5	5	5	5	5	5	5	5	5																		
16 LCSPTN194			5	5	5	5	5	5	5	5	5	5																		
17 LCSPTN195			5	5	5	5	5	5	5	5	5	5																		
18 LCSPTN196			5	5	5	5	5	5	5	5	5	5																		
19 LCSPTN197			5	5	5	5	5	5	5	5	5	5																		

Row 13 begins the Income Statement and Balance Sheet schedules for the Baseline scenario. Its identifier is SCSPT006, the scenario indicator, and its value of 4 indicates that the data values below will apply to the Baseline scenario. The next set of Identifiers starting with LCSPTN193 through and including LCSPT4460 refer to the reported data. Most of these identifiers that require 10 data values (Actual, Projected and 8 quarters of data) but only 9 values are filled in because Reporting Central will fetch the Actual value from FFIEC031, FFIEC041 or FRY9C. Thus, column B of row 21 etc. is null and columns C through K contain data values.

The itemized "other" amounts (LCSP1N210 etc.) and their text descriptions (LCST1N210 etc.) are handled differently from other Report Data Records. Reporting Central does not fetch or derive the

Actual amount, so that amount has to be filled in column B of the spreadsheet for uploading. In the spreadsheet lines in Figure 4 below, compare row 35 which is a "normal" reported item with row 36 which is one of the itemized "other non-interest income" items. The descriptions of these amounts have only one column of ALPHA data, as in column B of row 101.

FIGURE 4 - Spreadsheet input for FFIEC 016

	A	B	C	D	E	F	G	H	I	J	K	L
87	LCSPTN242			5	5	5	5	5	5	5	5	5
88	LCSPT8434			5	5	5	5	5	5	5	5	5
89	LCSPT5610			5	5	5	5	5	5	5	5	5
90	LCSPT859			5	5	5	5	5	5	5	5	5
91	LCSPT8274			5	5	5	5	5	5	5	5	5
92	LCSPT5310			5	5	5	5	5	5	5	5	5
93	LCSPT5311			5	5	5	5	5	5	5	5	5
94	LCSPT3792			5	5	5	5	5	5	5	5	5
95	LCSPT3210			5	5	5	5	5	5	5	5	5
96	LCSPTA223			5	5	5	5	5	5	5	5	5
97	LCSPTN253			5	5	5	5	5	5	5	5	5
98	LCSPTN258			5	5	5	5	5	5	5	5	5
99	LCSPTN259			5	5	5	5	5	5	5	5	5
100	LCSP4460			5	5	5	5	5	5	5	5	5
101	LCST1N210	text description 1.1										
102	LCST2N210	text description 2.1										
103	LCST3N210	text description 3.1										
104	LCST4N210	text description 4.1										
105	LCST5N210	text description 5.1										
106	LCST6N210	text description 6.1										
107	LCST1N211	text description 1.2										
108	LCST2N211	text description 2.2										
109	LCST3N211	text description 3.2										
110	LCST4N211	text description 4.2										
111	LCST5N211	text description 5.2										
112	LCST6N211	text description 6.2										
113	LCST1N212	text description 1.3										
114	LCST2N212	text description 2.3										
115	LCST3N212	text description 3.3										
116	LCST4N212	text description 4.3										
117	LCST5N212	text description 5.3										
118	LCST6N212	text description 6.3										

Step 2. After the entire FFIEC 016 report is populated in Sheet1 of the spreadsheet file, format the upload file's text lines as required by Reporting Central in Sheet 2. This is done using formulas. In column A of each row of Sheet 2, code a formula to process the Line Item Identifier and data values in the corresponding row of Sheet 1. The formula for the Header record combines the reporter, series name and date from Sheet1 rows 2-4 into one line:

= "H"&Sheet1!B2&"+"&TRIM(Sheet1!B3)&"+"&TEXT(Sheet1!B4,"mm-dd-yyyy")

The formula for the Report Data records depends on how many data columns apply to the category of the Report Data Record. If the Sheet 1 row contains 1 data column, code in Sheet 2 as in this example:

```
=Sheet1!A3&"+&Sheet1!B3
```

If the Sheet 1 row contains 10 data columns (including possible null values), code in Sheet 2:

```
=Sheet1!A21&"+&Sheet1!B21&"+&Sheet1!C21&"+&Sheet1!D21&"+&Sheet1!E21&"+&Sheet1!F21&"+&Sheet1!G21&"+&Sheet1!H21&"+&Sheet1!I21&"+&Sheet1!J21&"+&Sheet1!K21
```

If the Sheet 1 row for scenario variables contains 30 data columns (including possible null values), code in Sheet 2:

```
=Sheet1!A9&"+&Sheet1!B9&"+&Sheet1!C9&"+&Sheet1!D9&"+&Sheet1!E9&"+&Sheet1!F9&"+&Sheet1!G9&"+&Sheet1!H9&"+&Sheet1!I9&"+&Sheet1!J9&"+&Sheet1!K9&"+&Sheet1!L9&"+&Sheet1!M9&"+&Sheet1!N9&"+&Sheet1!O9&"+&Sheet1!P9&"+&Sheet1!Q9&"+&Sheet1!R9&"+&Sheet1!S9&"+&Sheet1!T9&"+&Sheet1!U9&"+&Sheet1!V9&"+&Sheet1!W9&"+&Sheet1!X9&"+&Sheet1!Y9&"+&Sheet1!Z9&"+&Sheet1!AA9&"+&Sheet1!AB9&"+&Sheet1!AC9&"+&Sheet1!AD9&"+&Sheet1!AE9
```

The row number in the formula must match the row the formula is actually in. For example, a formula in Sheet 2 row 1 should refer to Sheet1!A21 and so on.

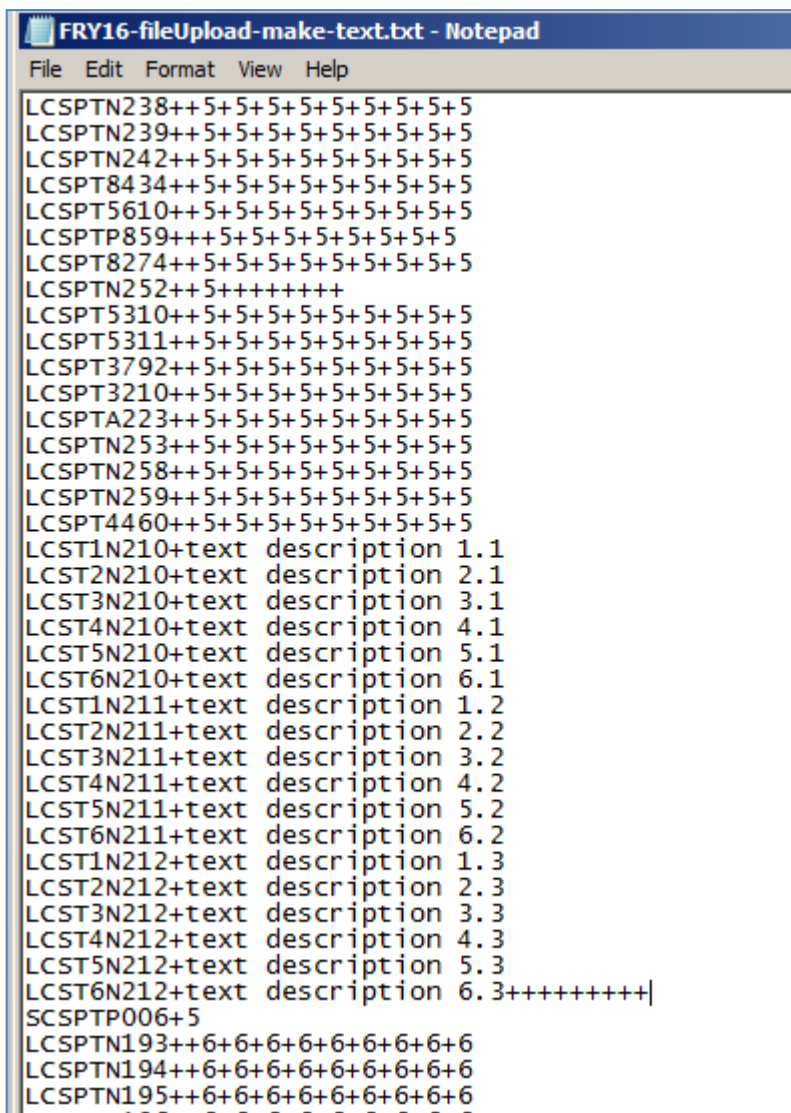
A procedure to avoid having to retype hundreds of formulas:

1. Copy and paste each of the above formulas into one row of Sheet 2 that has the required number of data columns. The code in this document is usable in Microsoft Excel but may have to be adjusted in other spreadsheet software.
2. In the Sheet2 cell, make sure that the row numbers in the formula match the actual row.
3. When you are satisfied that the formula is correct, copy it to all other rows of Sheet 2 where the number of data columns is the same.
4. Save the spreadsheet file. The next time you have to submit FFIEC 016, retrieve the saved file and save it under a new name, delete the old data in Sheet 1 and type in the new data. The formulas in Sheet 2 will work with the new data.

Sheet 2. You may prefer not to do the Header in the spreadsheet and add it as the first line of the text file.

Other possible errors are use of the wrong formula on a row of the spreadsheet, resulting in incorrectly formatted data in the text file: too many or two few data values and/or plus signs. Figure 7 is an example. The lines for the "other" items text descriptions where Line Item ID = LCST1N210 etc. have only one data column. The formula should insert one plus sign between the Line Item ID and the data value. That is true for most of these lines -- except for the last one beginning LCST6N212 where there are extra plus signs because the formula on that line of Sheet 2 is the formula intended for rows where there are ten data columns. Delete the extra plus signs in the text file, but it is a good idea to go back to the spreadsheet and fix the formula.

FIGURE 7 - Extra plus signs in a line of the text file



Step 5. When the text file is complete (all three scenarios, cover page and variables), submit it to Reporting Central.