Stress Test Results Data Dictionary

For further information on each variable, refer to the stress test results document for each exercise.

Variable	Mnemonic	Description
Exercise name	exercise_name	Exercise name
Effective date of the exercise	dt_exercise_quarter	Effective date of the exercise
RSSD identifier	id_rssd	A unique identifier assigned to institutions by the Federal Reserve System
Bank name or bank group	disclosure_legal_name	Bank name or bank group
Scenario identifier	scenario_id	Scenario identifier: 2 is Supervisory Adverse 3 is Supervisory Severely Adverse 30 is Supervisory Alternative Severe
Scenario name	scenario_name	Scenario name
Tier 1 common ratio, actual	tier1_common_actual_rat	Actual tier 1 common ratio as of the effective date of the exercise; banks are not subject to this capital requirement as of 1/1/2015
Tier 1 common ratio, ending	tier1_common_end_rat	Projected tier 1 common ratio at the end of the projection horizon; banks are not subject to this capital requirement as of 1/1/2015
Tier 1 common ratio, minimum	tier1_common_min_rat	Projected minimum tier 1 common ratio over the projection horizon; banks are not subject to this capital requirement as of 1/1/2015
Common equity tier 1 capital ratio, actual	common_equity_tier1_actual_rat	Actual common equity tier 1 capital ratio as of the effective date of the exercise; banks are subject to this capital requirement as of 1/1/2015
Common equity tier 1 capital ratio, ending	common_equity_tier1_end_rat	Projected common equity tier 1 capital ratio at the end of the projection horizon; banks are subject to this capital requirement as of 1/1/2015
Common equity tier 1 capital ratio, minimum	common_equity_tier1_min_rat	Projected minimum common equity tier 1 capital ratio over the projection horizon; banks are subject to this capital requirement as of 1/1/2015
Tier 1 capital ratio, actual (2016 stress test and onward) **Tier 1 risk-based capital ratio, actual (prior to the 2016 stress test)**	tier1_capital_actual_rat	Actual tier 1 capital ratio as of the effective date of the exercise
Tier 1 capital ratio, ending (2016 stress test and onward) **Tier 1 risk-based capital ratio, ending (prior to the 2016 stress test)**	tier1_capital_end_rat	Projected tier 1 capital ratio at the end of the projection horizon

Variable	Mnemonic	Description
Tier 1 capital ratio, minimum (2016 stress test and onward) **Tier 1 risk-based capital ratio, minimum (prior to the 2016 stress test)**	tier1_capital_min_rat	Projected minimum tier 1 capital ratio over the projection horizon
Total capital ratio, actual (2016 stress test and onward) **Total risk-based capital ratio, actual (prior to the 2016 stress test)**	total_capital_actual_rat	Actual total capital ratio as of the effective date of the exercise
Total capital ratio, ending (2016 stress test and onward) **Total risk-based capital ratio, ending (prior to the 2016 stress test)**	total_capital_end_rat	Projected total capital ratio at the end of the projection horizon
Total capital ratio, minimum (2016 stress test and onward) **Total risk-based capital ratio, minimum (prior to the 2016 stress test)**	total_capital_min_rat	Projected minimum total capital ratio over the projection horizon
Tier 1 leverage ratio, actual	tier1_leverage_actual_rat	Actual tier 1 leverage ratio as of the effective date of the exercise
Tier 1 leverage ratio, ending	tier1_leverage_end_rat	Projected tier 1 leverage ratio at the end of the projection horizon
Tier 1 leverage ratio, minimum	tier1_leverage_min_rat	Projected minimum tier 1 leverage ratio over the projection horizon
Supplementary leverage ratio, actual	supp_leverage_actual_rat	Actual supplementary leverage ratio as of the effective date of the exercise Banks subject to Category I, II, or III standards are subject to this capital requirement as of 1/1/2020; previously, advanced approaches banks were subject to this requirement starting in 1/1/2018
Supplementary leverage ratio, ending	supp_leverage_end_rat	Projected supplementary leverage ratio at the end of the projection horizon Banks subject to Category I, II, or III standards are subject to this capital requirement as of 1/1/2020; previously, advanced approaches banks were subject to this requirement starting in 1/1/2018
Supplementary leverage ratio, minimum	supp_leverage_min_rat	Projected minimum supplementary leverage ratio over the projection horizon Banks subject to Category I, II, or III standards are subject to this capital requirement as of 1/1/2020; previously, advanced approaches banks were subject to this requirement starting in 1/1/2018
Risk-weighted assets, general approach, actual	rwa_general_appr_actual_amt	Actual risk-weighted assets in billions of dollars as of the effective date of the exercise calculated using the general risk-based capital approach (available for the 2015 stress test and prior)
Risk-weighted assets, general approach, ending	rwa_general_appr_end_amt	Projected risk-weighted assets in billions of dollars at the end of the projection horizon calculated using the

Variable	Mnemonic	Description
		general risk-based capital approach (available for the 2015 stress test and prior)
Risk-weighted assets, standardized approach, actual	rwa_standardized_appr_actual_amt	Actual risk-weighted assets in billions of dollars as of the effective date of the exercise calculated using the standardized capital risk-based approach
Risk-weighted assets, standardized approach, ending	rwa_standardized_appr_end_amt	Projected risk-weighted assets in billions of dollars at the end of the projection horizon calculated using the standardized capital risk-based approach
Loan losses, total	loss_total_loan_amt	Projected total loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan loss rate, total	loss_total_loan_rate	Projected total loan losses as a percent of projected average total loan balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan losses, first-lien mortgages, domestic	loss_dom_first_mtg_amt	Projected domestic first-lien mortgage losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan loss rate, first-lien mortgages, domestic	loss_dom_first_mtg_rate	Projected domestic first-lien mortgage losses as a percent of projected average domestic first-lien mortgage balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan losses, junior liens and HELOCs, domestic	loss_dom_jr_lien_heloc_amt	Projected domestic second-lien mortgages and domestic home equity lines of credit (HELOCs) losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan loss rate, junior liens and HELOCs, domestic	loss_dom_jr_lien_heloc_rate	Projected domestic second-lien mortgages and domestic home equity lines of credit (HELOCs) losses as a percent of projected average domestic second-lien mortgage and HELOC balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan losses, commercial and industrial	loss_comml_ind_loan_amt	Projected commercial and industrial loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans

Variable	Mnemonic	Description
		Includes: Commercial and industrial loans Corporate and business cards Small business loans
Loan loss rate, commercial and industrial	loss_comml_ind_loan_rate	Projected commercial and industrial loan losses as a percent of projected average commercial and industrial loan balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Commercial and industrial loans Corporate and business cards Small business loans
Loan losses, commercial real estate, domestic	loss_dom_cre_loan_amt	Projected commercial real estate (CRE) loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Domestic owner-occupied CRE loans Domestic construction loans Domestic multifamily loans Domestic non-owner occupied CRE loans
Loan loss rate, commercial real estate, domestic	loss_dom_cre_loan_rate	Projected CRE loan losses as a percent of projected average CRE loan balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Domestic owner-occupied CRE loans Domestic construction loans Domestic multifamily loans Domestic non-owner occupied CRE loans
Loan losses, credit cards	loss_credit_card_loan_amt	Projected domestic and international credit card loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan loss rate, credit cards	loss_credit_card_loan_rate	Projected domestic and international credit card loan losses as a percent of projected average domestic and international credit card loan balances over the projection horizon; excludes loans held for sale, loans

Variable	Mnemonic	Description
		held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans
Loan losses, other consumer	loss_other_consumer_loan_amt	Projected other consumer loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Student loans Domestic auto loans International auto loans Domestic other consumer loans International other consumer loans
Loan loss rate, other consumer	loss_other_consumer_loan_rate	Projected other consumer loan losses as a percent of projected average other consumer loan balances over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Student loans Domestic auto loans International auto loans Domestic other consumer loans International other consumer loans
Loan losses, other loans	loss_other_loan_amt	Projected other loan losses in billions of dollars over the projection horizon; excludes loans held for sale, loans held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Agricultural loans Domestic farm loans International farm loans International owner-occupied CRE loans International construction loans International multifamily loans International non-owner occupied CRE loans International first-lien mortgages International second-lien mortgages Loans to foreign governments Loans to financial institutions Loans for purchasing and carrying securities Other non-consumer loans Other leases
Loan loss rate, other loans	loss_other_loan_rate	Projected other loan losses as a percent of projected average other loan balances over the projection horizon; excludes loans held for sale, loans held for investment

Variable	Mnemonic	Description
		under the fair-value option, and Paycheck Protection Program (PPP) loans Includes: Agricultural loans Domestic farm loans International farm loans International owner-occupied CRE loans International construction loans International multifamily loans International non-owner occupied CRE loans International first-lien mortgages International second-lien mortgages Loans to foreign governments Loans to financial institutions Loans for purchasing and carrying securities Other non-consumer loans Other leases
Pre-provision net revenue	revenue_preprovision_net_amt	Projected pre-provision net revenue in billions of dollars over the projection horizon
Pre-provision net revenue rate	revenue_preprovision_net_rate	Projected pre-provision net revenue as a percent of projected average total assets over the projection horizon
Net interest income	income_net_interest_amt	Projected net interest income in billions of dollars over the projection horizon (available for the 2019 stress test and onward)
Net interest income rate	income_net_interest_rate	Projected net interest income as a percent of projected average total assets over the projection horizon (available for the 2019 stress test and onward)
Noninterest income	income_noninterest_amt	Projected noninterest income in billions of dollars over the projection horizon (available for the 2019 stress test and onward)
Noninterest income rate	income_noninterest_rate	Projected noninterest income as a percent of projected average total assets over the projection horizon (available for the 2019 stress test and onward)
Noninterest expense	expense_noninterest_amt	Projected noninterest expense in billions of dollars over the projection horizon (available for 2019 stress test and onward)
Noninterest expense rate	expense_noninterest_rate	Projected noninterest expense as a percent of projected average total assets over the projection horizon (available for the 2019 stress test and onward)
Other Revenue	revenue_other_amt	Projected other revenue in billions of dollars over the projection horizon; includes one-time income and expense items not included in pre-provision net revenue

Variable	Mnemonic	Description
Provisions for loan and lease losses (June 2020 stress test and onward) **Provisions (prior to the June 2020 stress test)**	provision_amt	In the June 2020 stress test and onward, projected provisions in loan and lease losses in billions of dollars over the projection horizon. Prior to the June 2020 stress test, projected provisions in billions of dollars over the projection horizon
Credit losses on investment securities (AFS/HTM) – June 2020 stress test and onward **Realized losses/gains on investment securities (AFS/HTM) – prior to the June 2020 stress test**	loss_securities_amt	In the June 2020 stress test and onward, projected credit losses on available-for-sale (AFS) and held-to-maturity (HTM) securities in billions of dollars over the projection horizon. For banks that have adopted ASU 2016-13, the Federal Reserve incorporated its projection of expected credit losses on securities in the allowance for credit losses. Prior to the June 2020 stress test, projected realized losses/gains on available-for-sale (AFS) and held-to-maturity (HTM) securities in billions of dollars over the projection horizon
Trading and counterparty losses	loss_trading_counterparty_amt	Projected trading and counterparty losses in billions of dollars over the projection horizon; includes mark-to-market and credit valuation adjustment (CVA) losses and losses arising from the counterparty default scenario component applied to derivatives, securities lending, and repurchase agreement activities
Other losses/gains	loss_other_amt	In the 2022 stress test and onward, projected other losses in billions of dollars over the projection horizon; includes projected change in fair value of loans held for sale and loans held for investment measured under the fair-value option, losses/gains on hedges on loans measured at fair value or amortized cost, and goodwill impairment losses Prior to the 2022 stress test, projected other losses in billions of dollars over the projection horizon; includes projected change in fair value of loans held for sale and loans held for investment measured under the fair-value option, and goodwill impairment losses
Net income before taxes	income_pretax_net_amt	Projected net income before taxes in billions of dollars over the projection horizon
Net income before taxes rate	income_pretax_net_rate	Projected net income before taxes as a percent of projected average total assets over the projection horizon
Other comprehensive income	income_other_comprehensive_amt	Projected other comprehensive income (OCI) in billions of dollars over the projection horizon In the June 2020 stress test and onwards, other comprehensive income is only calculated for banks subject to Category I or II standards or banks that opt-in

Variable	Mnemonic	Description
		to including accumulated other comprehensive income (AOCI) in their calculation of capital Prior to the June 2020 stress test, advanced approaches banks and banks that opted into the advanced approaches treatment of accumulated other comprehensive income were subject to this requirement
AOCI included in capital, actual	aoci_incl_capital_actual_amt	Actual AOCI in billions of dollars as of the effective date of the exercise
AOCI included in capital, ending	aoci_incl_capital_end_amt	Projected AOCI in billions of dollars at the end of the projection horizon