

## 2026 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
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Tier 1 capital ratio, minimum (2016 stress test and onward)</b> <b>Tier 1 risk-based capital ratio, minimum (prior to the 2016 stress test)</b>	tier1_capital_min_rat	Projected minimum tier 1 capital ratio over the projection horizon
<b>Total capital ratio, actual (2016 stress test and onward)</b> <b>Total risk-based capital ratio, actual (prior to the 2016 stress test)</b>	total_capital_actual_rat	Actual total capital ratio as of the effective date of the exercise
<b>Total capital ratio, ending (2016 stress test and onward)</b> <b>Total risk-based capital ratio, ending (prior to the 2016 stress test)</b>	total_capital_end_rat	Projected total capital ratio at the end of the projection horizon
<b>Total capital ratio, minimum (2016 stress test and onward)</b> <b>Total risk-based capital ratio, minimum (prior to the 2016 stress test)</b>	total_capital_min_rat	Projected minimum total capital ratio over the projection horizon
<b>Tier 1 leverage ratio, actual</b>	tier1_leverage_actual_rat	Actual tier 1 leverage ratio as of the effective date of the exercise
<b>Tier 1 leverage ratio, ending</b>	tier1_leverage_end_rat	Projected tier 1 leverage ratio at the end of the projection horizon
<b>Tier 1 leverage ratio, minimum</b>	tier1_leverage_min_rat	Projected minimum tier 1 leverage ratio over the projection horizon
<b>Supplementary leverage ratio, actual</b>	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
<b>Supplementary leverage ratio, ending</b>	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
<b>Supplementary leverage ratio, minimum</b>	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
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Risk-weighted assets, general approach, actual</b>	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)
<b>Risk-weighted assets, general approach, ending</b>	rwa_general_appr_end_amt	Projected risk-weighted assets in billions of dollars at the end of the projection horizon calculated using the general risk-based capital approach (available for the 2015 stress test and prior)
<b>Risk-weighted assets, standardized approach, actual</b>	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
<b>Risk-weighted assets, standardized approach, ending</b>	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
<b>Loan losses, total</b>	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
<b>Loan loss rate, total</b>	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
<b>Loan losses, first-lien mortgages, domestic</b>	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
<b>Loan loss rate, first-lien mortgages, domestic</b>	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
<b>Loan losses, junior liens and HELOCs, domestic</b>	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
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Loan loss rate, junior liens and HELOCs, domestic</b>	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
<b>Loan losses, commercial and industrial</b>	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  Includes: Commercial and industrial loans Corporate and business cards Small business loans
<b>Loan loss rate, commercial and industrial</b>	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
<b>Loan losses, commercial real estate, domestic</b>	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
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Loan loss rate, commercial real estate, domestic</b>	loss_dom_cre_loan_rate	<p>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</p> <p>Includes:            Domestic owner-occupied CRE loans            Domestic construction loans            Domestic multifamily loans            Domestic non-owner occupied CRE loans</p>
<b>Loan losses, credit cards</b>	loss_credit_card_loan_amt	<p>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</p>
<b>Loan loss rate, credit cards</b>	loss_credit_card_loan_rate	<p>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 held for investment under the fair-value option, and Paycheck Protection Program (PPP) loans</p>
<b>Loan losses, other consumer</b>	loss_other_consumer_loan_amt	<p>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</p> <p>Includes:            Student loans            Domestic auto loans            International auto loans            Domestic other consumer loans            International other consumer loans</p>
<b>Loan loss rate, other consumer</b>	loss_other_consumer_loan_rate	<p>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</p> <p>Includes:            Student loans            Domestic auto loans            International auto loans            Domestic other consumer loans            International other consumer loans</p>
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Loan losses, other loans</b>	loss_other_loan_amt	<p>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</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>Agricultural loans</li> <li>Domestic farm loans</li> <li>International farm loans</li> <li>International owner-occupied CRE loans</li> <li>International construction loans</li> <li>International multifamily loans</li> <li>International non-owner occupied CRE loans</li> <li>International first-lien mortgages</li> <li>International second-lien mortgages</li> <li>Loans to foreign governments</li> <li>Loans to financial institutions</li> <li>Loans for purchasing and carrying securities</li> <li>Other non-consumer loans</li> <li>Other leases</li> </ul>
<b>Loan loss rate, other loans</b>	loss_other_loan_rate	<p>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 under the fair-value option, and Paycheck Protection Program (PPP) loans</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>Agricultural loans</li> <li>Domestic farm loans</li> <li>International farm loans</li> <li>International owner-occupied CRE loans</li> <li>International construction loans</li> <li>International multifamily loans</li> <li>International non-owner occupied CRE loans</li> <li>International first-lien mortgages</li> <li>International second-lien mortgages</li> <li>Loans to foreign governments</li> <li>Loans to financial institutions</li> <li>Loans for purchasing and carrying securities</li> <li>Other non-consumer loans</li> <li>Other leases</li> </ul>
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Pre-provision net revenue</b>	revenue_preprovision_net_amt	Projected pre-provision net revenue in billions of dollars over the projection horizon
<b>Pre-provision net revenue rate</b>	revenue_preprovision_net_rate	Projected pre-provision net revenue as a percent of projected average total assets over the projection horizon
<b>Net interest income</b>	income_net_interest_amt	Projected net interest income in billions of dollars over the projection horizon (available for the 2019 stress test and onward)
<b>Net interest income rate</b>	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)
<b>Noninterest income</b>	income_noninterest_amt	Projected noninterest income in billions of dollars over the projection horizon (available for the 2019 stress test and onward)
<b>Noninterest income rate</b>	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)
<b>Noninterest expense</b>	expense_noninterest_amt	Projected noninterest expense in billions of dollars over the projection horizon (available for 2019 stress test and onward)
<b>Noninterest expense rate</b>	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)
<b>Other Revenue</b>	<b>revenue_other_amt</b>	DISCONTINUED SERIES: 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
<b>Provisions for loan and lease losses (June 2020 stress test and onward) Provisions (prior to the June 2020 stress test)</b>	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

Variable

Mnemonic

Description

<b>Credit losses on investment securities (AFS/HTM) – June 2020 stress test and onward</b>	<code>loss_securities_amt</code>	<p>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.</p>
<b>Realized losses/gains on investment securities (AFS/HTM) – prior to the June 2020 stress test</b>		<p>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</p>
<b>Trading and counterparty losses</b>	<code>loss_trading_counterparty_amt</code>	<p>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</p> <p>In the 2025 stress test and onward, projected trading and counterparty losses do not include losses on private equity investments.</p>
<b>Other losses/gains</b>	<code>loss_other_amt</code>	<p>Prior to the 2025 stress test, losses on private equity investments were included as part of projected trading and counterparty losses.</p> <p>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</p> <p>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</p> <p>In the 2025 stress test and onward, losses on private equity investments are included in projected other losses/gains.</p> <p>Prior to the 2025 stress test, projected other losses/gains did not include losses on private equity investments.</p>
<b>Variable</b>	<b>Mnemonic</b>	<b>Description</b>

<b>Net income before taxes</b>	income_pretax_net_amt	Projected net income before taxes in billions of dollars over the projection horizon
<b>Net income before taxes rate</b>	income_pretax_net_rate	Projected net income before taxes as a percent of projected average total assets over the projection horizon
<b>Other comprehensive income</b>	income_other_comprehensive_amt	<p>Projected other comprehensive income (OCI) in billions of dollars over the projection horizon</p> <p>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 to including accumulated other comprehensive income (AOCI) in their calculation of capital</p> <p>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</p>
<b>AOCI included in capital, actual</b>	aoci_incl_capital_actual_amt	Actual AOCI in billions of dollars as of the effective date of the exercise
<b>AOCI included in capital, ending</b>	aoci_incl_capital_end_amt	Projected AOCI in billions of dollars at the end of the projection horizon