

June 27, 2014 (DRAFT)

Board of Governors of the Federal Reserve System

**Annual Company-Run Stress Test Report For SMBs, BHCs,
and SLHCs with Total Consolidated Assets Greater Than
\$10 Billion and Less Than \$50 Billion—FR Y-16****Report at the close of business March 31 of each calendar year.**

This report is required by law: Section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5365(i)(2)).

This report form is to be filed by SMBs, BHCs, and SLHCs that meet a threshold of greater than \$10 billion but less than \$50 billion in total consolidated assets, as defined by 12 C.F.R. part 252, subpart H. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Institutions are expected to complete income statement and balance sheet schedules *for each required scenario*—Baseline, Adverse, and Severely Adverse.

Please note that unlike Call Report and FR Y-9C reporting, all projected income statement figures should be reported on a quarterly basis (in the quarter), and not on a cumulative basis.

All FR Y-16 respondents should submit their completed report via the Federal Reserve System's Reporting Central Application.

<http://www.frb services.org/centralbank/reportingcentral>

Person to whom inquiries regarding this report may be directed:

Name / Title (CSTX 8901)

Area Code / Phone Number (CSTX 8902)

Area Code / FAX Number (CSTX 9116)

E-mail Address (CSTX 4086)

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Public reporting burden for this information collection is estimated to average 464 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0356), Washington, DC 20503.

DRAFT ITEMS TO INSERT TO FR Y-16

SUMMARY SCHEDULE

- Add a 'common equity tier 1 risk based capital ratio' line items 9, 20, and 31 along with appropriate Y-9C and Call Report line item references.

Renumber subsequent line items accordingly.

Summary Schedule

FRB RSSD ID: _____

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Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)									
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Scenario Summaries															
Baseline Scenario (CSPTP006)															
1. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
2. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207									
3. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
4. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
5. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
6. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									
7. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
8. Total equity capital.....	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
9. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
10. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204									
11. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	CSAT7205		CSPT7205									
Adverse Scenario (CSPTP006)															
12. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
13. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207									
14. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
15. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
16. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
17. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									
18. Dividends; share repurchases; and sale, onversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
19. Total equity capital.....	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
20. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
21. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204									
22. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	CSAT7205		CSPT7205									
Severely Adverse Scenario (CSPTP006)															
23. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
24. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207									
25. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
26. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
27. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
28. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									
29. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
30. Total equity capital.....	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
31. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
32. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204									
33. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	CSAT7205		CSPT7205									

Note: All values on this sheet will flow directly from the other schedules.

DRAFT ITEMS TO INSERT TO FR Y-16

RESULTS SCHEDULE

FOR BALANCE SHEET SCHEDULE FOR THE BASELINE, ADVERSE, AND SEVERLY ADVERSE SCENARIOS:

- Add a 'common equity tier 1 capital' line item 42 and a 'common equity tier 1 risk based capital ratio' line item 51 for PQ2-9 for 2015, along with appropriate Y-9C and Call Report line item references.

Renumber subsequent line items accordingly.

Baseline Scenario—Income Statement (CSPTP006)

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Dollar Amounts in Thousands		FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)									
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	
Income Statement Impacts																
Net Charge-Offs																
1. First lien mortgages.....		BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193										
2. Closed-end junior liens		BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194										
3. HELOCs		BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195										
4. C & I Loans		(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196										
5. 1–4 family construction loans.....		BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197										
6. Other construction loans		BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198										
7. Multifamily loans		BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199										
8. Non-farm, non-residential owner occupied loans.....		BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200										
9. Non-farm, non-residential other loans.....		BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201										
10. Credit cards		BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202										
11. Automobile loans		BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203										
12. Other consumer loans		BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204										
13. All other loans and leases		See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205										
14. Total loan and lease net charge offs (sum of items 1 through 13) ..		BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206										
15. Net interest income		BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074										
16. Non-interest income		BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079										
17. Non-interest expense		BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093										
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..					CSATN207	CSPTN207										
19. Provision for loan and lease losses		BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230										
20. Realized gains (losses) on HTM securities.....		BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521										
21. Realized gains (losses) on AFS securities		BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196										
22. All other gains (losses)		See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208										
23. Taxes		BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302										
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..		BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340										
Memoranda																
25. Total other-than-temporary impairment (OTTI) losses		BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319										
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).																
26.	CST1N210				CSA1N210	CSP1N210										
27.	CST2N210				CSA2N210	CSP2N210										
28.	CST3N210				CSA3N210	CSP3N210										
29.	CST4N210				CSA4N210	CSP4N210										
30.	CST5N210				CSA5N210	CSP5N210										
31.	CST6N210				CSA6N210	CSP6N210										
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).																
32.	CST1N211				CSA1N211	CSP1N211										
33.	CST2N211				CSA2N211	CSP2N211										
34.	CST3N211				CSA3N211	CSP3N211										
35.	CST4N211				CSA4N211	CSP4N211										
36.	CST5N211				CSA5N211	CSP5N211										
37.	CST6N211				CSA6N211	CSP6N211										
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).																
38.	CST1N212				CSA1N212	CSP1N212										
39.	CST2N212				CSA2N212	CSP2N212										
40.	CST3N212				CSA3N212	CSP3N212										
41.	CST4N212				CSA4N212	CSP4N212										
42.	CST5N212				CSA5N212	CSP5N212										
43.	CST6N212				CSA6N212	CSP6N212										

Baseline Scenario—Balance Sheet Statement (CSPTP006)

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)									
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts															
Loans (excluding FDIC Loss Sharing Agreements)															
1. First lien mortgages.....	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213		CSPTN213									
2. Closed-end junior liens	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214		CSPTN214									
3. HELOCs.....	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215		CSPTN215									
	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216									
4. C & I Loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217									
5. 1–4 family construction loans.....	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218									
6. Other construction loans	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219									
7. Multifamily loans.....	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220									
8. Non-farm, non-residential owner occupied loans.....	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221		CSPTN221									
9. Non-farm, non-residential other loans.....	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222		CSPTN222									
10. Credit cards	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223		CSPTN223									
11. Automobile loans	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224		CSPTN224									
12. Other consumer loans	See Instructions	See Instructions	See Instructions	CSATN225		CSPTN225									
13. All other loans and leases	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226		CSPTN226									
14. Loans covered by FDIC loss sharing agreements	BHCK2122	RCFD2122	RCON2122	CSAT2122		CSPT2122									
15. Total loans and leases (sum of items 1 through 14)	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
16. Allowance for loan and lease losses															
	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227		CSPTN227									
Securities	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496									
17. U.S. government obligations and obligations of GSEs	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228									
18. Securities issued by states and political subdivisions of U.S.	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229									
19. Non-agency MBS and ABS securities	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754									
20. All other HTM securities	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230		CSPTN230									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499									
22. U.S. government obligations and obligations of GSEs	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231									
23. Securities issued by states and political subdivisions of U.S.	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232									
24. Non-agency MBS and ABS securities	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773									
25. All other AFS securities.....	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545									
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143									
27. Trading assets.....	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150									
28. Total intangible assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233									
29. Other real estate owned															
30. All other assets															

Baseline Scenario—Balance Sheet Statement (CSPTP006)—Continued

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Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8
Balance Sheet Statement Impacts—Continued														
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238		CSPTN238								
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948								
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239		CSPTN239								
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242								
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105								
Capital														
40. Unrealized gains (losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434								
41. Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610		CSPT5610								
42. Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274		CSPT8274								
43. Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252								
44. Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310		CSPT5310								
45. Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311		CSPT5311								
46. Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792		CSPT3792								
47. Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210								
48. Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223		CSPTA223								
49. Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253		CSPTN253								
50. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206								
51. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204								
52. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	CSAT7205		CSPT7205								
Memoranda														
53. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258								
54. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259								
55. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460								

Adverse Scenario—Income Statement (CSPTP006)

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Institution Name: _____

Dollar Amounts in Thousands		FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts															
Net Charge-Offs															
1. First lien mortgages.....		BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193									
2. Closed-end junior liens		BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194									
3. HELOCs		BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195									
4. C & I Loans		(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196									
5. 1 – 4 family construction loans.....		BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197									
6. Other construction loans		BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198									
7. Multifamily loans		BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199									
8. Non-farm, non-residential owner occupied loans.....		BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200									
9. Non-farm, non-residential other loans.....		BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201									
10. Credit cards		BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202									
11. Automobile loans		BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203									
12. Other consumer loans		BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204									
13. All other loans and leases		See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205									
14. Total loan and lease net charge offs (sum of items 1 through 13) ..		BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income		BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSP4074									
16. Non-interest income		BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSP4079									
17. Non-interest expense		BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSP4093									
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..					CSATN207	CSPTN207									
19. Provision for loan and lease losses		BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSP4230									
20. Realized gains (losses) on HTM securities.....		BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSP3521									
21. Realized gains (losses) on AFS securities		BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSP3196									
22. All other gains (losses)		See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208									
23. Taxes		BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSP4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..		BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSP4340									
Memoranda															
25. Total other-than-temporary impairment (OTTI) losses		BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).															
26.	CST1N210				CSA1N210	CSP1N210									
27.	CST2N210				CSA2N210	CSP2N210									
28.	CST3N210				CSA3N210	CSP3N210									
29.	CST4N210				CSA4N210	CSP4N210									
30.	CST5N210				CSA5N210	CSP5N210									
31.	CST6N210				CSA6N210	CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).															
32.	CST1N211				CSA1N211	CSP1N211									
33.	CST2N211				CSA2N211	CSP2N211									
34.	CST3N211				CSA3N211	CSP3N211									
35.	CST4N211				CSA4N211	CSP4N211									
36.	CST5N211				CSA5N211	CSP5N211									
37.	CST6N211				CSA6N211	CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).															
38.	CST1N212				CSA1N212	CSP1N212									
39.	CST2N212				CSA2N212	CSP2N212									
40.	CST3N212				CSA3N212	CSP3N212									
41.	CST4N212				CSA4N212	CSP4N212									
42.	CST5N212				CSA5N212	CSP5N212									
43.	CST6N212				CSA6N212	CSP6N212									

Adverse Scenario—Balance Sheet Statement (CSPTP006)

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Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
				As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts														
Loans (excluding FDIC Loss Sharing Agreements)														
1. First lien mortgages.....	BHDM5367 - BHDMDK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213		CSPTN213								
2. Closed-end junior liens	BHDM5368 - BHDMDK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214		CSPTN214								
3. HELOCs.....	BHDM1797 - BHDMDK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215		CSPTN215								
4. C & I Loans	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216								
5. 1–4 family construction loans.....	BHCKF158 - BHDMDK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217								
6. Other construction loans	BHCKF159 - BHDMDK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218								
7. Multifamily loans.....	BHDM1460 - BHDMDK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219								
8. Non-farm, non-residential owner occupied loans.....	BHCKF160 - BHDMDK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220								
9. Non-farm, non-residential other loans.....	BHCKF161 - BHDMDK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221		CSPTN221								
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222		CSPTN222								
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223		CSPTN223								
12. Other consumer loans	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224		CSPTN224								
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225		CSPTN225								
14. Loans covered by FDIC loss sharing agreements	Sum of BHDMDK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226		CSPTN226								
15. Total loans and leases (sum of items 1 through 14).....	BHCK2122	RCFD2122	RCON2122	CSAT2122		CSPT2122								
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123								
	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227		CSPTN227								
Securities	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496								
17. U.S. government obligations and obligations of GSEs	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228								
18. Securities issued by states and political subdivisions of U.S.	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229								
19. Non-agency MBS and ABS securities	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754								
20. All other HTM securities	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230		CSPTN230								
21. Total securities (HTM) (sum of items 17 through 20)	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499								
22. U.S. government obligations and obligations of GSEs	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231								
23. Securities issued by states and political subdivisions of U.S.	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232								
24. Non-agency MBS and ABS securities	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773								
25. All other AFS securities.....	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545								
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143								
27. Trading assets.....	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150								
28. Total intangible assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233								
29. Other real estate owned														
30. All other assets														

Adverse Scenario—Balance Sheet Statement (CSPTP006)—Continued

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8
Balance Sheet Statement Impacts—Continued														
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238		CSPTN238								
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948								
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239		CSPTN239								
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242								
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105								
Capital														
40. Unrealized gains (losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434								
41. Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610		CSPT5610								
42. Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274		CSPT8274								
43. Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252								
44. Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310		CSPT5310								
45. Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311		CSPT5311								
46. Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792		CSPT3792								
47. Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210								
48. Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223		CSPTA223								
49. Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253		CSPTN253								
50. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100 = (Tier 1 Capital / RWA) * 100 = (Tier 1 Capital / RWA) * 100													
51. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100 = (Tier 1 Capital / Total Assets for Leverage Purposes) * 100 = (Tier 1 Capital / Total Assets for Leverage Purposes) * 100													
52. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100 = (Total Risk-based Capital / RWA) * 100 = (Total Risk-based Capital / RWA) * 100													
Memoranda														
53. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258								
54. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259								
55. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460								

Severely Adverse Scenario—Income Statement (CSPTP006)

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)									
				As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	
Income Statement Impacts															
Net Charge-Offs															
1. First lien mortgages.....	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193										
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194										
3. HELOCs.....	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195										
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196										
5. 1–4 family construction loans.....	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197										
6. Other construction loans.....	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198										
7. Multifamily loans.....	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199										
8. Non-farm, non-residential owner occupied loans.....	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200										
9. Non-farm, non-residential other loans.....	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201										
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202										
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203										
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204										
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205										
14. Total loan and lease net charge offs (sum of items 1 through 13) ..	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206										
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074										
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079										
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093										
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..				CSATN207	CSPTN207										
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230										
20. Realized gains (losses) on HTM securities.....	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521										
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196										
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208										
23. Taxes.....	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302										
24. Net income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340										
Memoranda															
25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319										
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).															
26. CST1N210				CSA1N210	CSP1N210										
27. CST2N210				CSA2N210	CSP2N210										
28. CST3N210				CSA3N210	CSP3N210										
29. CST4N210				CSA4N210	CSP4N210										
30. CST5N210				CSA5N210	CSP5N210										
31. CST6N210				CSA6N210	CSP6N210										
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).															
32. CST1N211				CSA1N211	CSP1N211										
33. CST2N211				CSA2N211	CSP2N211										
34. CST3N211				CSA3N211	CSP3N211										
35. CST4N211				CSA4N211	CSP4N211										
36. CST5N211				CSA5N211	CSP5N211										
37. CST6N211				CSA6N211	CSP6N211										
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).															
38. CST1N212				CSA1N212	CSP1N212										
39. CST2N212				CSA2N212	CSP2N212										
40. CST3N212				CSA3N212	CSP3N212										
41. CST4N212				CSA4N212	CSP4N212										
42. CST5N212				CSA5N212	CSP5N212										
43. CST6N212				CSA6N212	CSP6N212										

Severely Adverse Scenario—Balance Sheet Statement (CSPTP006)

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
				As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts														
Loans (excluding FDIC Loss Sharing Agreements)														
1. First lien mortgages.....	BHDM5367 - BHDMMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213		CSPTN213								
2. Closed-end junior liens	BHDM5368 - BHDMMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214		CSPTN214								
3. HELOCs.....	BHDM1797 - BHDMMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215		CSPTN215								
4. C & I Loans	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216								
5. 1–4 family construction loans.....	BHCKF158 - BHDMMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217								
6. Other construction loans	BHCKF159 - BHDMMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218								
7. Multifamily loans.....	BHDM1460 - BHDMMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219								
8. Non-farm, non-residential owner occupied loans.....	BHCKF160 - BHDMMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220								
9. Non-farm, non-residential other loans.....	BHCKF161 - BHDMMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221		CSPTN221								
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222		CSPTN222								
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223		CSPTN223								
12. Other consumer loans	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224		CSPTN224								
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225		CSPTN225								
14. Loans covered by FDIC loss sharing agreements	Sum of BHDMMK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226		CSPTN226								
15. Total loans and leases (sum of items 1 through 14).....	BHCK2122	RCFD2122	RCON2122	CSAT2122		CSPT2122								
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123								
	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227		CSPTN227								
17. U.S. government obligations and obligations of GSEs	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496								
18. Securities issued by states and political subdivisions of U.S.	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228								
19. Non-agency MBS and ABS securities	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229								
20. All other HTM securities	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754								
21. Total securities (HTM) (sum of items 17 through 20)														
	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230		CSPTN230								
22. U.S. government obligations and obligations of GSEs.....	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499								
23. Securities issued by states and political subdivisions of U.S.	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231								
24. Non-agency MBS and ABS securities	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232								
25. All other AFS securities.....	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773								
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545								
27. Trading assets.....	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143								
28. Total intangible assets	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150								
29. Other real estate owned	See instructions	See instructions	See instructions	CSATN233		CSPTN233								
30. All other assets														

Severely Adverse Scenario—Balance Sheet Statement (CSPTP006)—Continued

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
					As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8
Balance Sheet Statement Impacts—Continued														
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238		CSPTN238								
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948								
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239		CSPTN239								
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242								
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105								
Capital														
40. Unrealized gains (losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434								
41. Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610		CSPT5610								
42. Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274		CSPT8274								
43. Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252								
44. Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310		CSPT5310								
45. Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311		CSPT5311								
46. Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792		CSPT3792								
47. Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210								
48. Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223		CSPTA223								
49. Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253		CSPTN253								
50. Tier 1 risk-based capital ratio	(Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206								
51. Tier 1 leverage ratio	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	= (Tier 1 Capital / Total Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204								
52. Total risk-based capital ratio	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	= (Total Risk-based Capital / RWA) * 100	CSAT7205		CSPT7205								
Memoranda														
53. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258								
54. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259								
55. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460								

FR Y-16 - Scenario Variables Schedules: Cover Sheet

To conduct the stress test required, a SMB, BHC, or SLHC may choose to project additional economic and financial variables beyond the mandatory supervisory scenarios provided to estimate losses or revenues for some or all of its portfolios. The FRB expects a SMB, BHC, or SLHC to ensure that the paths of any additional variables (including their timing) are consistent with the general economic environment assumed in the supervisory scenarios. If additional variables are used, the SMB, BHC, or SLHC must complete the following information for each scenario where the institution chose to use additional variables. The following instructions provide guidance for institutions that choose to use additional variables and scenarios to report.

If additional scenario variables are used, institutions are expected to complete the following tabs in this workbook and submit this information in Adobe Acrobat PDF format through the Reporting Central Application: *Scenario Variables Cover Sheet*, *Scenario Variables Definitions*, *Variables - Baseline Scenario*, *Variables - Adverse Scenario*, and *Variables - Severely Adverse Scenario*.

Please see the *FR Y-16 Reporting Form Instructions* for additional guidance on completing these worksheets.

Institution Name:

RSSD ID:

Planning Horizon Year 1: (Enter appropriate year)

Planning Horizon Year 2: (Enter appropriate year)

Submission Date (MM/DD/YYYY): (Enter date)

Scenario Variables: Definitions

FR Y-16 - Baseline Scenario (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

FR Y-16 - Adverse Scenario (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

FR Y-16 - Severely Adverse Scenario (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

June 27, 2014 (DRAFT)

[illegible]

June 27, 2014 (DRAFT)

[illegible]

June 27, 2014 (DRAFT)

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