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. https://www.frbservices.org/centralbank/reportingcentral/index.html

Person to whom inquiries regarding this report may be directed:

_____
Name / Title (CSTX 8901)

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Area Code / Phone Number (CSTX 8902)

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E-mail Address (CSTX 4086)

Summary Schedule

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. Common equity tier 1 risk-based capital ratio	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793										
10. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206										
11. 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										
12. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205										
Adverse Scenario (CSPTP006)																
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206										
14. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207										
15. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340										
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123										
17. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170										
18. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948										
19. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260										
20. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105										
21. Common equity tier 1 risk-based capital ratio	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793										
22. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206										
23. 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										
24. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205										
Severely Adverse Scenario (CSPTP006)																
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206										
26. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207										
27. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340										
28. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123										
29. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170										
30. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948										
31. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260										
32. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105										
33. Common equity tier 1 risk-based capital ratio	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793										
34. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206										
35. 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										
36. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205										

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

Institution Name: _____

Dollar Amounts in Thousands	FFIEC 031 FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 9/30	Projected (CSPTP009)		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										

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 9/30		Projected (CSPTP009)								
						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								
4. C & I Loans………………………	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216								
5. 1–4 family construction loans…………	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217								
6. Other construction loans………………	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218								
7. Multifamily loans………………………	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219								
8. Non-farm, non-residential owner occupied loans………………	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220								
9. Non-farm, non-residential other loans………………………	BHCKF161 - BHDMK177	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 BHDMK169 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								
Securities														
17. U.S. government obligations and obligations of GSEs ……………	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								
18. Securities issued by states and political subdivisions of U.S. ………	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496								
19. Non-agency MBS and ABS securities ……………………	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228								
20. All other HTM securities ………………………………	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229								
21. **Total securities (HTM)** (sum of items 17 through 20) ……………	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754								
22. U.S. government obligations and obligations of GSEs ……………	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								
23. Securities issued by states and political subdivisions of U.S. ………	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499								
24. Non-agency MBS and ABS securities ……………………	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231								
25. All other AFS securities…………………………	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232								
26. **Total securities (AFS)** (sum of items 22 through 25)…………	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773								
27. Trading assets…………………	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545								
28. Total intangible assets ………………	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143								
29. Other real estate owned ……………	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150								
30. All other assets ………………	See instructions	See instructions	See instructions	CSATN233		CSPTN233								

09/2013

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30	Projected (CSPTP009)		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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. Deferred tax asset	BHCK5610, BCHAP843	RCFD5610, RCFAP843	RCON5610, RCOAP843	CSAT5610		CSPT5610										
42. Common equity tier 1 capital..................................	BHCAP859	RCFAP859	RCOAP859	CSATP859		CSPTP859										
43. Tier 1 capital....................................	BHCK8274, BHCA8274	RCFD8274, RCFA8274	RCON8274, RCOA8274	CSAT8274		CSPT8274										
44. Qualifying subordinated debt and redeemable preferred stock........	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252										
45. Allowance includible in Tier 2 capital............................	BHCK5310, BHCA5310	RCFD5310, RCFA5310	RCON5310, RCOA5310	CSAT5310		CSPT5310										
46. Tier 2 capital.................................	BHCK5311, BHCA5311	RCFD5311, RCFA5311	RCON5311, RCOA5311	CSAT5311		CSPT5311										
47. Total capital	BHCK3792, BHCA3792	RCFD3792, RCFA3792	RCON3792, RCOA3792	CSAT3792		CSPT3792										
48. Total holding company or bank equity capital........................	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210										
49. Risk-weighted assets	BHCKA223, BHCAA223	RCFDA223, RCFAA223	RCONA223, RCOAA223	CSATA223		CSPTA223										
50. Total assets for leverage purposes	BHCKA224, BHCAA224	RCFDL138, RCFAA224	RCONL138, RCOAA224	CSATN253		CSPTN253										
51. Common equity tier 1 risk-based capital ratio........................	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793										
52. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206										
53. 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										
54. Total risk-based capital ratio..	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205										
Memoranda																
55. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258										
56. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259										
57. Cash dividends declared on common stock........................	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460										

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 9/30	Projected (CSPTP009)	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									

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30	Projected (CSPTP009) 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								
4. C & I Loans	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216								
5. 1–4 family construction loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217								
6. Other construction loans	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218								
7. Multifamily loans	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219								
8. Non-farm, non-residential owner occupied loans	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220								
9. Non-farm, non-residential other loans	BHCKF161 - BHDMK177	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 BHDMK169 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								
Securities														
17. U.S. government obligations and obligations of GSEs	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								
18. Securities issued by states and political subdivisions of U.S.	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496								
19. Non-agency MBS and ABS securities	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228								
20. All other HTM securities	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229								
21. **Total securities (HTM)** (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754								
22. U.S. government obligations and obligations of GSEs	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								
23. Securities issued by states and political subdivisions of U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499								
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231								
25. All other AFS securities	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232								
26. **Total securities (AFS)** (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773								
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545								
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143								
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150								
30. All other assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233								

09/2013

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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. Deferred tax asset	BHCK5610, BHCAP843	RCFD5610, RCFAP843	RCON5610, RCOAP843	CSAT5610		CSPT5610									
42. Common equity tier 1 capital.............	BHCAP859	RCFAP859	RCOAP859	CSATP859		CSPTP859									
43. Tier 1 capital....................................	BHCK8274, BHCA8274	RCFD8274, RCFA8274	RCON8274, RCOA8274	CSAT8274		CSPT8274									
44. Qualifying subordinated debt and redeemable preferred stock........	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252									
45. Allowance includible in Tier 2 capital...............................	BHCK5310, BHCA5310	RCFD5310, RCFA5310	RCON5310, RCOA5310	CSAT5310		CSPT5310									
46. Tier 2 capital.................................	BHCK5311, BHCA5311	RCFD5311, RCFA5311	RCON5311, RCOA5311	CSAT5311		CSPT5311									
47. Total capital	BHCK3792, BHCA3792	RCFD3792, RCFA3792	RCON3792, RCOA3792	CSAT3792		CSPT3792									
48. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210									
49. Risk-weighted assets	BHCKA223, BHCAA223	RCFDA223, RCFAA223	RCONA223, RCOAA223	CSATA223		CSPTA223									
50. Total assets for leverage purposes	BHCKA224, BHCAA224	RCFDL138, RCFAA224	RCONL138, RCOAA224	CSATN253		CSPTN253									
51. Common equity tier 1 risk-based capital ratio	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793									
52. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
53. 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									
54. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205									
Memoranda															
55. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258									
56. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259									
57. Cash dividends declared on common stock........................	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460									

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30	Projected (CSPTP009)	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									

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30	Projected (CSPTP009)								
						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								
4. C & I Loans……………………………………	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216		CSPTN216								
5. 1–4 family construction loans…………………	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217		CSPTN217								
6. Other construction loans………………………	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218		CSPTN218								
7. Multifamily loans………………………………	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219		CSPTN219								
8. Non-farm, non-residential owner occupied loans………………	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220		CSPTN220								
9. Non-farm, non-residential other loans…………………………	BHCKF161 - BHDMK177	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 BHDMK169 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								
Securities 17. U.S. government obligations and obligations of GSEs ……………	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								
18. Securities issued by states and political subdivisions of U.S. ………	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496								
19. Non-agency MBS and ABS securities ……………………………	BHCKG308 + BHCKG320 + BHCKK146 + RCFDK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228								
20. All other HTM securities ……………………………………	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229		CSPTN229								
21. **Total securities (HTM)** (sum of items 17 through 20) ……………	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754								
22. U.S. government obligations and obligations of GSEs ……………	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								
23. Securities issued by states and political subdivisions of U.S. ………	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499								
24. Non-agency MBS and ABS securities ………………………	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231								
25. All other AFS securities………………………………………	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232								
26. **Total securities (AFS)** (sum of items 22 through 25)………………	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773								
27. Trading assets……………………………………………	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545								
28. Total intangible assets ………………………………………	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143								
29. Other real estate owned ………………………………………	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150								
30. All other assets ………………………………………………	See instructions	See instructions	See instructions	CSATN233		CSPTN233								

09/2013

Institution Name: _____

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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. Deferred tax asset	BHCK5610, BHCAP843	RCFD5610, RCFAP843	RCON5610, RCOAP843	CSAT5610		CSPT5610									
42. Common equity tier 1 capital............................	BHCAP859	RCFAP859	RCOAP859	CSATP859		CSPTP859									
43. Tier 1 capital....................................	BHCK8274, BHCA8274	RCFD8274, RCFA8274	RCON8274, RCOA8274	CSAT8274		CSPT8274									
44. Qualifying subordinated debt and redeemable preferred stock........	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252									
45. Allowance includible in Tier 2 capital...............................	BHCK5310, BHCA5310	RCFD5310, RCFA5310	RCON5310, RCOA5310	CSAT5310		CSPT5310									
46. Tier 2 capital....................................	BHCK5311, BHCA5311	RCFD5311, RCFA5311	RCON5311, RCOA5311	CSAT5311		CSPT5311									
47. Total capital	BHCK3792, BHCA3792	RCFD3792, RCFA3792	RCON3792, RCOA3792	CSAT3792		CSPT3792									
48. Total holding company or bank equity capital.........................	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210									
49. Risk-weighted assets	BHCKA223, BHCAA223	RCFDA223, RCFAA223	RCONA223, RCOAA223	CSATA223		CSPTA223									
50. Total assets for leverage purposes	BHCKA224, BHCAA224	RCFDL138, RCFAA224	RCONL138, RCOAA224	CSATN253		CSPTN253									
51. Common equity tier 1 risk-based capital ratio.......................	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793		CSPTP793									
52. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
53. 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									
54. Total risk-based capital ratio.......................................	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205									
Memoranda															
55. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258									
56. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259									
57. Cash dividends declared on common stock.........................	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460									

Note: Columns span — "Projected (CSPTP009)" spans PQ1 through PQ9.

Scenario Variables Schedule

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 Federal Reserve 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.

If additional scenario variables are used, institutions are expected to submit this schedule through the Federal Reserve System's Reporting Central application.
https://www.frbservices.org/centralbank/reportingcentral/index.html

Please see the *FR Y-16 Reporting Form Instructions* for instructions on completing this schedule.

Institution Name: _____

FRB RSSD ID: _____

Definitions: Baseline Scenario (additional variables used beyond those supplied)

Variable Name (CSVIS019)	Variable Definition (CSVIS064)

11/2014

FRB RSSD ID: _____

Institution Name: _____

Definitions: Adverse Scenario (additional variables used beyond those supplied)

Variable Name (CSVIS019)	Variable Definition (CSVIS064)

Scenario Variables Schedule—Continued

FRB RSSD ID: _____

Institution Name: _____

Definitions: Severely Adverse Scenario (additional variables used beyond those supplied)

Variable Name (CSVIS019)	Variable Definition (CSVIS064)

FRB RSSD ID: _____

Institution Name: _____

Baseline Scenario

Variable Name (CSVIS019)	Actual As of 9/30 (CSVIS291)	Projected (CSVIP009)								
		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9

Institution Name: _____

Adverse Scenario

Variable Name (CSVIS019)	Actual As of 9/30 (CSVIS291)	Projected (CSVIP009)								
		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9

FRB RSSD ID: _____

Institution Name: _____

Severely Adverse Scenario

Variable Name (CSVIS019)	Actual As of 9/30 (CSVIS291)	Projected (CSVIP009)								
		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9

11/2014