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:

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Summary Schedule

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		FFIEC 031	FFIEC 041	Ac	ctual				-	Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	- "	As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Scenario Summaries		oom reperenten			1						. 40		. 4.	. 4.0	- 40
Baseline Scenario (CSPTP006)								·							
Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
ŭ	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -												
2. Pre-provision net revenue	BHCK4093	RIAD4093	RIAD4093	CSATN207		CSPTN207									i l
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									ĺ
7. Dividends; share repurchases; and sale,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -												
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
8. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1												1
9. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	Capital / RWA) * 100	CSATP793		CSPTP793									
10. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	, , ,	= (Tier 1 Capital / RWA) * 100	CSA17206		CSPT7206									
11. Tior 1 leverage ratio	= (Tier 1 Capital / Total Assets		= (Tier 1 Capital / Total Assets	CSAT7204		CSPT7204									
11. Tier 1 leverage ratio	for Leverage Purposes) * 100 = (Total Capital / RWA) * 100		· · · · · ·			CSPT7204 CSPT7205			+						
12. Total risk-based capital ratio	= (10tal Capital / RVVA) ** 100	= (Total Capital / RVVA) ** 100	= (Total Capital / RWA) * 100	USA17205		USP 17205									
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
13. Total loan and lease her charge-ons	BHCK4074 + BHCK4079 -	RIAD4033 - RIAD4003	RIAD4033 - RIAD4003	CSATINZUO		CSF 11V200									
14. Pre-provision net revenue	BHCK4093	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -	CSATN207		CSPTN207									1
	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.	2.10.120.10	(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -	00/112010		00: 120:0									
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260		CSPTN260									1
20. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1												
21. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	Capital / RWA) * 100	CSATP793		CSPTP793									İ
22. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206		CSPT7206									
	= (Tier 1 Capital / Total Assets	` '	= (Tier 1 Capital / Total Assets												
23. Tier 1 leverage ratio	for Leverage Purposes) * 100		for Leverage Purposes) * 100			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)			T	1							1	1			
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
00 D	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -	00471007		CODTNOCT									1
26. Pre-provision net revenue	BHCK4093	RIAD4093	RIAD4093	CSATN207		CSPTN207									
27. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
28. Allowance for loan and lease losses	BHCK3123 BHCK2170	RCFD3123 RCFD2170	RCON3123 RCON2170	CSAT3123 CSAT2170		CSPT3123 CSPT2170									
	BHCK2170 BHCK2948														
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									
	BHCKG105	RCFDG105	RCONG105	CSATN260 CSATG105		CSPTN260 CSPTG105		+	+						
32. Total equity capital	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1	000110100		00510100									
33. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	Capital / RWA) * 100	CSATP793		CSPTP793									
34. Tier 1 risk-based capital ratio			= (Tier 1 Capital / RWA) * 100			CSPT7206									
	· · · · · · · · · · · · · · · · · · ·	= (Tier 1 Capital / Total Assets													
35. Tier 1 leverage ratio	for Leverage Purposes) * 100		for Leverage Purposes) * 100	1		CSPT7204									
36. Total risk-based capital ratio	= (Total Capital / RWA) * 100		= (Total Capital / RWA) * 100			CSPT7205									
•	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		1						-	-			

Baseline Scenario—Income Statement (CSPTP006)

Institution Name:

Actual Projected (CSPTP009) FFIEC 031 FFIEC 041 **Dollar Amounts in Thousands** FR Y-9C Report Item Call Report Item Call Report Item 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 BHCK5411 - BHCK5412 RIAD5411 - RIAD5412 RIAD5411 - RIAD5412 CSATN195 CSPTN195 3. HELOCs..... (BHCK4645 + BHCK4646) (RIAD4645 + RIAD4646) 4. C & I Loans (BHCK4617 + BHCK4618) (RIAD4617 + RIAD4618) RIAD4638 - RIAD4608 CSATN196 CSPTN196 5. 1–4 family construction loans..... BHCKC891 - BHCKC892 RIADC891 - RIADC892 RIADC891 - RIADC892 CSATN197 CSPTN197 6. Other construction loans..... RIADC893 - RIADC894 RIADC893 - RIADC894 CSATN198 CSPTN198 BHCKC893 - BHCKC894 CSPTN199 RIAD3588 - RIAD3589 CSATN199 7. Multifamily loans..... BHCK3588 - BHCK3589 RIAD3588 - RIAD3589 8. Non-farm, non-residential owner occupied loans..... BHCKC895 - BHCKC896 RIADC895 - RIADC896 RIADC895 - RIADC896 CSATN200 CSPTN200 CSPTN20 9. Non-farm, non-residential other loans..... BHCKC897 - BHCKC898 RIADC897 - RIADC898 RIADC897 - RIADC898 CSATN201 RIADB514 - RIADB515 RIADB514 - RIADB515 CSATN202 CSPTN202 10. Credit cards BHCKB514 - BHCKB515 11. Automobile loans BHCKK129 - BHCKK133 RIADK129 - RIADK133 RIADK129 - RIADK133 CSATN203 CSPTN203 BHCKK205 - BHCKK206 RIADK205 - RIADK206 RIADK205 - RIADK206 CSATN204 CSPTN204 CSATN205 13. All other loans and leases CSPTN205 See Instructions See Instructions See Instructions 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 **RIAD4079** RIAD4079 CSAT4079 CSPT4079 BHCK4079 16. Non-interest income 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 BHCK3196 RIAD3196 RIAD3196 CSAT3196 CSPT3196 22. All other gains (losses) See Instructions See Instructions See Instructions CSATN208 CSPTN208 BHCK4302 RIAD4302 RIAD4302 CSAT4302 CSPT4302 23. Taxes..... 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) CSP1N210 26. CST1N210 CSA1N210 27. CST2N210 CSA2N210 CSP2N210 28. CST3N210 CSA3N210 CSP3N210 CST4N210 CSA4N210 CSP4N210 29. 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 CSP3N21 35. CST4N211 CSA4N211 CSP4N21 CST5N211 CSA5N211 CSP5N21 36. CST6N211 CSA6N211 CSP6N211 37. Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22). 38. CST1N212 CSA1N212 CSP1N212 CST2N212 CSA2N212 CSP2N212 39. CST3N212 CSA3N212 CSP3N212 CSP4N212 CST4N212 CSA4N212 42. CST5N212 CSA5N212 CSP5N212 43. CST6N212 CSA6N212 CSP6N212

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Baseline Scenario—Balance Sheet Statement (CSPTP006)

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		FFIEC 031	FFIEC 041	Ac	tual				Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	7.0	As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts	THE CONTRACTOR OF THE CONTRACT	Committee Committee								. 4,0	. 4,0	. 4.	. 40	
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 -	RCFD1763 + RCFD1764 -												
4. C & I Loans	BHCKK179	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									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -											
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	CSPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to											
14. Loans covered by FDIC loss sharing agreements	Sum of BHDMK169 to BHCKK183	RCONK177 and sum of RCFDK178 to RCFDK183	RCONK183, excluding RCONK178	CSATN226	CSPTN226									
15. Total loans and leases (sum of items 1 through 14)	BHCK2122	RCFD2122	RCONR178 RCON2122	CSATN220	CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD2122 RCFD3123	RCON2122 RCON3123	CSAT2122 CSAT3123	CSPT2122 CSPT3123									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	C3A13123	C3F13123									
	DI IOMANA DI IOMANA	DOEDOOM DOEDOO	RCON0211 + RCON1289 +											
	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 +	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 +	RCON0211 + RCON1289 + RCON1294 + RCONG300 +											
	BHCKG304 + BHCKG312 +	RCFDG304 + RCFDG312 +	RCONG304 + RCONG312 +											
Securities	BHCKG316 + BHCKK142 +	RCFDG316 + RCFDK142 +	RCONG316 + RCONK142 +											
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDK150	RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +											
19. Non-agency MBS and ABS securities	BHCKK146 + BHCKK154 + BHCKC026	RCFDK146 + RCFDK154 + RCFDC026	RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
19. Non-agency MDS and ADS securities	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +	COATIVEZO	C3F TN220									
	BHCKG344 + BHCK1737 +	RCFDG344 + RCFD1737 +	RCONG334 + RCONG340 +											
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229	CSPTN229									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +											
	BHCK1298 + BHCKG303 +	RCFD1298 + RCFDG303 +	RCON1298 + RCONG303 +											
	BHCKG307 + BHCKG315 +	RCFDG307 + RCFDG315 +	RCONG307 + RCONG315 +											
22. U.S. government obligations and obligations of GSEs	BHCKG319 + BHCKK145 + BHCKK153	RCFDG319 + RCFDK145 +	RCONG319 + RCONK145 +	CCATNOO	CCDTNOO									
23. Securities issued by states and political subdivisions of U.S	BHCK8499	RCFDK153 RCFD8499	RCONK153 RCON8499	CSATN230 CSAT8499	CSPTN230 CSPT8499									
23. Securities issued by states and political subdivisions of 0.5	BHCKG311 + BHCKG323 +	RCFD6499 RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +	CSA16499	C5P16499									
	BHCKK149 + BHCKK157 +	RCFDG311 + RCFDG323 + RCFDK157 +	RCONG311 + RCONG323 + RCONK149 + RCONK157 +											
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	CSPTN231									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +											
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +											
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511	RCON1746 + RCONA511	CSATN232										
26. Total securities (AFS) (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773										
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545										
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143										
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150										
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

Baseline Scenario—Balance Sheet Statement (CSPTP006)—Continued

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		FFIEC 031	FFIEC 041	Actual Projected (CSPTP009)											
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		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									
		RCON2200 - RCONJ474 -	RCON2200 - RCONJ474 -												
32. Retail funding	See instructions	RCONJ472 - RCON2343	RCONJ472 - RCON2343	CSATN236		CSPTN236									
		RCONB993 + RCFDB995 +													
		RCFD3190 + RCON2343 +	RCONB993 + RCONB995 +												
00 M/h-l	Considerations	RCONJ472 + RCONJ474 +	RCON3190 + RCON2343 +	CSATN237		CSPTN237									
33. Wholesale funding	See instructions	RCFN2200	RCONJ472 + RCONJ474												
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548									
	See instructions	See instructions	See instructions	CSATN238		CSPTN238									
,	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239		CSPTN239									
	BHCK3230 + BHCK3240 +	RCFD3230 + RCFD3839 +	RCON3230 + RCON3839 +												
38. Equity capital	BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242									
	BHCKG105	RCFDG105	RCONG105	CSATR242		CSPTG105									
Capital	BI ICKG 103	KCI DG 103	RCCNG103	COATOTOS		CSF1G103									
40. Unrealized gains (losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434									
41. Deferred tax asset	BHCK5610. BCHAP843	RCFD5610, RCFAP843	RCON5610, RCOAP843	CSAT5610		CSPT5610									
	BHCAP859	RCFAP859	RCOAP859	CSATP859		CSPTP859									
, , ,	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									
	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									
3.1.1	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1												
51. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	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									
·	= (Tier 1 Capital / Total	= (Tier 1 Capital / Total	= (Tier 1 Capital / Total												
	Assets for Leverage	Assets for Leverage	Assets for Leverage												
53. Tier 1 leverage ratio	Purposes) * 100	Purposes) * 100	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		CSATN258		CSPTN258									
	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259									
57. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460									

Adverse Scenario—Income Statement (CSPTP006)

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		FFIEC 031	FFIEC 041	Ac	tual				Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts						-			-					
Net Charge-Offs						,								
First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN19	3								
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN19	4								
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN19	_								
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -												
4. C & I Loans	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN19	3								
5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN19	7								
6. Other construction loans	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN19	3								
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN19	9								
8. Non-farm, non-residential owner occupied loans	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN20)								
9. Non-farm, non-residential other loans	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN20	1								
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN20	2								
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN20	3								
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN20	1								
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN20	5								
14. Total loan and lease net charge offs (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN20	3								
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT407	1								
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT407)								
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT409	3								
18. Pre-provision net revenue (sum of items 15 and 16, less item 17)		1	1	CSATN207	CSPTN20	_								
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT423)								
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT352	ı								
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT319	_								
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN20	3								
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT430	2								
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT434	_								
Memoranda														
25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ31									
Itemize and describe amounts greater than 15 percent of non-interest	income (item 16).	<u>'</u>	1						1					
26. CST1N210	, ,			CSA1N210	CSP1N21									
27. CST2N210				CSA2N210	CSP2N21									
28. CST3N210				CSA3N210	CSP3N21)								
29. CST4N210				CSA4N210	CSP4N21									
30. CST5N210				CSA5N210	CSP5N21)								
31. CST6N210				CSA6N210	CSP6N21									
Itemize and describe amounts greater than 15 percent of non-interest	expense (item 17).				l				<u> </u>					
32. CST1N211	,			CSA1N211	CSP1N21	1								
33. CST2N211				CSA2N211	CSP2N21	_								
34. CST3N211				CSA3N211	CSP3N21									
35. CST4N211				CSA4N211	CSP4N21									
36. CST5N211				CSA5N211	CSP5N21	_								
37. CST6N211				CSA6N211										
Itemize and describe amounts greater than 15 percent of all other gai	ns (losses) (item 22).			2 3: 10:1211	33. 31121									
38. CST1N212	(, (,			CSA1N212	CSP1N21									
39. CST2N212				CSA2N212										i
40. CST3N212				CSA3N212										
41. CST4N212				CSA4N212										
42. CST5N212				CSA5N212										
43. CST6N212				CSA6N212										
70. 001014212				JOAGINZIZ	001-01421	-1								

Adverse Scenario—Balance Sheet Statement (CSPTP006)

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		FFIEC 031	FFIEC 041	Ac	tual					Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts	·	·	·			<u> </u>					-				
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 -	RCFD1763 + RCFD1764 -													
4. C & I Loans	BHCKK179	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									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -												
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224		CSPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225		CSPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to												
	Sum of BHDMK169 to	RCONK177 and sum of	RCONK183, excluding												
14. Loans covered by FDIC loss sharing agreements	BHCKK183	RCFDK178 to RCFDK183	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									
		,	1	1											
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +												
	BHCK1294 + BHCKG300 +	RCFD1294 + RCFDG300 +	RCON1294 + RCONG300 +												
Securities	BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 +	RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 +	RCONG304 + RCONG312 + RCONG316 + RCONK142 +												
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDK150	RCONK150	CSATN227		CSPTN227									
18. Securities issued by states and political subdivisions of U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496									
To coounte isource by states and pointed substitutions of ore in the initial	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +	00/110100		00. 10.00									
	BHCKK146 + BHCKK154 +	RCFDK146 + RCFDK154 +	RCONK146 + RCONK154 +												
19. Non-agency MBS and ABS securities	BHCKC026	RCFDC026	RCONC026	CSATN228		CSPTN228									
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +												
	BHCKG344 + BHCK1737 +	RCFDG344 + RCFD1737 +	RCONG344 + RCONG1737												
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229		CSPTN229									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754									
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +												
	BHCK1298 + BHCKG303 +	RCFD1298 + RCFDG303 +	RCON1298 + RCONG303 +												
	BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 +	RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 +	RCONG307 + RCONG315 + RCONG319 + RCONK145 +												
22. U.S. government obligations and obligations of GSEs	BHCKK153	RCFDK153	RCONK153 + RCONK145 +	CSATN230		CSPTN230									
23. Securities issued by states and political subdivisions of U.S	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499									
20. Occurring regards by states and political subdivisions of 5.5	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +	00/110100		001 10100									
	BHCKK149 + BHCKK157 +	RCFDK149 + RCFDK157 +	RCONK149 + RCONK157 +												
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231		CSPTN231									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +												
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +	1											
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511		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		RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143									
29. Other real estate owned		RCFD2150	RCON2150	CSAT2150		CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233									

Adverse Scenario—Balance Sheet Statement (CSPTP006)—Continued

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		FFIEC 031	FFIEC 041	Actual				Projected (CSPTP009)						
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts—Continued	·													l	
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16)	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
		RCON2200 - RCONJ474 -	RCON2200 - RCONJ474 -												
32. Retail funding	See instructions	RCONJ472 - RCON2343	RCONJ472 - RCON2343	CSATN236		CSPTN236									
		RCONB993 + RCFDB995 +													
		RCFD3190 + RCON2343 +	RCONB993 + RCONB995 +												
00 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Constitution of	RCONJ472 + RCONJ474 + RCFN2200	RCON3190 + RCON2343 +	OCATNOOT		CSPTN237									
33. Wholesale funding	See instructions		RCONJ472 + RCONJ474	CSATN237											
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									
	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 +	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 +	RCON3230 + RCON3839 + RCON3632 + RCONB530 +												
38. Equity capital	BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3632 + RCFD8530 + RCFDA130 + RCFD3000	RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242									
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
Capital	BI IONO 100	TO BO 100	1100110100	100/110100		001 10100									
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									
	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1												
51. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	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									
	= (Tier 1 Capital / Total	= (Tier 1 Capital / Total	= (Tier 1 Capital / Total												
53. Tier 1 leverage ratio	Assets for Leverage Purposes) * 100	Assets for Leverage Purposes) * 100	Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204									
54. Total risk-based capital ratio		' '	<u>'</u>			CSPT7204									
Memoranda	= (10tal Oapital / 10074) 100	- (Total Oapital / TXVA) 100	- (10tal Oapital/100A) 100	100A11200		001 17200									
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									
		1	1	1		- 3				l	1				

Severely Adverse Scenario—Income Statement (CSPTP006)

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		FFIEC 031	FFIEC 041	Ac	ctual				Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts		- Committee Comm			1 1 2 2 2 2 2						. 40			1 40
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									
5.1.2200	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -			00									
4. C & I Loans	(BHCK4617 + BHCK4618)	(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)	B1101(4093	NAD 1 095	INAD4095	CSATN207	CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT14230	CSPT4230									
20. Realized gains (losses) on HTM securities.	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3321	CSAT3321	CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATS190	CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSATN208	CSPT4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4302 CSAT4340	CSPT4340									
Memoranda	BHCK4340	RIAD4340	RIAD4340	CSA14340	CSF 14340									
	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
25. Total other-than-temporary impairment (OTTI) losses		RIADJ319	RIADJ319	CSATJ319	[CSP1J319]									
Itemize and describe amounts greater than 15 percent of non-interes 26. CST1N210	t income (item 16).			CSA1N210	CSP1N210									
				_										
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									1
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interes	t expense (Item 17).			0044110	000005									
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 ga	ins (losses) (item 22).													
38. CST1N212				CSA1N212										-
39. CST2N212				CSA2N212										
40. CST3N212				CSA3N212										
41. CST4N212				CSA4N212										
42. CST5N212				CSA5N212										
43. CST6N212				CSA6N212	CSP6N212									

Severely Adverse Scenario—Balance Sheet Statement (CSPTP006)

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		FFIEC 031	FFIEC 041	Ac	tual				Projected ((CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	7.0	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 -	RCFD1763 + RCFD1764 -												
4. C & I Loans	BHCKK179	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									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -											
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	CSPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to											
44 Leave envered by EDIC less aboving agreements	Sum of BHDMK169 to	RCONK177 and sum of	RCONK183, excluding	CCATNOOC	CSPTN226									
14. Loans covered by FDIC loss sharing agreements	BHCKK183 BHCK2122	RCFDK178 to RCFDK183	RCONK178	CSATN226								-		
15. Total loans and leases (sum of items 1 through 14)		RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
		T	1											
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +											
	BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 +	RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 +	RCON1294 + RCONG300 + RCONG304 + RCONG312 +											
Securities	BHCKG316 + BHCKK142 +	RCFDG316 + RCFDK142 +	RCONG304 + RCONG312 + RCONG316 + RCONK142 +											
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDK150	RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +											
	BHCKK146 + BHCKK154 +	RCFDK146 + RCFDK154 +	RCONK146 + RCONK154 +											
19. Non-agency MBS and ABS securities	BHCKC026	RCFDC026	RCONC026	CSATN228	CSPTN228									
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +											
20. All other HTM securities	BHCKG344 + BHCK1737 + BHCK1742	RCFDG344 + RCFD1737 + RCFD1742	RCONG344 + RCONG1737 + RCONG1742	CSATN229	CSPTN229									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
21. Total Scountes (ITTM) (Sam of Roms 17 amough 20)	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +	00/11/104	00111704									
	BHCK1298 + BHCKG303 +	RCFD1297 + RCFD1293 + RCFD1298 + RCFDG303 +	RCON1297 + RCON1293 + RCON1298 + RCONG303 +											
	BHCKG307 + BHCKG315 +	RCFDG307 + RCFDG315 +	RCONG307 + RCONG315 +											
	BHCKG319 + BHCKK145 +	RCFDG319 + RCFDK145 +	RCONG319 + RCONK145 +											
22. U.S. government obligations and obligations of GSEs	BHCKK153	RCFDK153	RCONK153	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions of U.S	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +											
24. Non-agency MBS and ABS securities	BHCKK149 + BHCKK157 + BHCKC027	RCFDK149 + RCFDK157 + RCFDC027	RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
24. Non-agency Mbo and Abo securities	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +	COATIVEST	001 114201									
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG333 + RCONG343 + RCONG347 + RCONG347 + RCON1741 +											
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511	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										
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									

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

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		FFIEC 031	FFIEC 041	Actual						Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		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									
		RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 +	RCONB993 + RCONB995 + RCON3190 + RCON2343 +												
33. Wholesale funding	See instructions	RCFN2200		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									
	= (Tier 1 Capital / Total Assets for Leverage	= (Tier 1 Capital / Total Assets for Leverage	= (Tier 1 Capital / Total Assets for Leverage												
53. Tier 1 leverage ratio	Purposes) * 100	Purposes) * 100	Purposes) * 100	CSAT7204		CSPT7204									
54. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205									
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									

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.

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

Variable Name (CSVIS019)	Variable Definition (CSVIS064)
(CSVIS019)	(CSVIS064)

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

Variable Name	Variable Definition
Variable Name (CSVIS019)	Variable Definition (CSVIS064)
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Institution Name:		

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

Variable Name	
Variable Name (CSVIS019)	Variable Definition (CSVIS064)
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Baseline Scenario

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

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Adverse Scenario

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

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