Results Schedule Cover Sheet

Annual Company-Run Stress Test Report

For SMBs, BHCs, and SLHCs with Total Consolidated Assets Greater Than $10 Billion and Less Than $50 Billion

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 CFR 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 (www.frbservices.org/centralbank/reportingcentral).

Name/title, phone number, fax number, and e-mail address of person to whom inquiries regarding this report may be directed:

Name / Title	CSTX8901
Area Code / Phone Number	CSTX8902
Fax Number	CSTX9116
E-mail Address	CSTX4086

FR Y-16 - Summary Schedule

Institution Name

FRB RSSD ID #####

(Dollar Amounts in Thousands)

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

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

FR Y-16 - Baseline Scenario (CSPTP006)
Income Statement for Institution Name
FRB RSSD ID #####
(Dollar Amounts in Thousands)

	Income Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual As of 9/30	Projected (CSPTP009) PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
	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 to 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** (= item 15 + item 16 - 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** (item 18 - item 19 + item 20 + item 21 + item 22 - item 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% of non-interest income (item 16)													
26	Text description - CST1N210				CSA1N210	CSP1N210								
27	Text description - CST2N210				CSA2N210	CSP2N210								
28	Text description - CST3N210				CSA3N210	CSP3N210								
29	Text description - CST4N210				CSA4N210	CSP4N210								
30	Text description - CST5N210				CSA5N210	CSP5N210								
31	Text description - CST6N210				CSA6N210	CSP6N210								
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)													
32	Text description - CST1N211				CSA1N211	CSP1N211								
33	Text description - CST2N211				CSA2N211	CSP2N211								
34	Text description - CST3N211				CSA3N211	CSP3N211								
35	Text description - CST4N211				CSA4N211	CSP4N211								
36	Text description - CST5N211				CSA5N211	CSP5N211								
37	Text description - CST6N211				CSA6N211	CSP6N211								
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)													
38	Text description - CST1N212				CSA1N212	CSP1N212								
39	Text description - CST2N212				CSA2N212	CSP2N212								
40	Text description - CST3N212				CSA3N212	CSP3N212								
41	Text description - CST4N212				CSA4N212	CSP4N212								
42	Text description - CST5N212				CSA5N212	CSP5N212								
43	Text description - CST6N212				CSA6N212	CSP6N212								

FR Y-16 - Baseline Scenario (CSPTP006)
Balance Sheet Statement for Institution Name

FRB RSSD ID #####

(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual As of 9/30	Projected (CSPTP009) PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
	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 to 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 + RCON1737 + RCON1742	CSATN229	CSPTN229								
21	**Total securities (HTM)** (sum of items 17-20)	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 22-25)	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								
31	**Total assets** (sum of items 15, 21, 26, 27-30, 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								

FR Y-16 - Baseline Scenario (CSPTP006)
Balance Sheet Statement for Institution Name
FRB RSSD ID #####
(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
35	All other liabilities	See instructions	See instructions	See instructions	CSATN238	CSPTN238								
36	**Total liabilities** (sum of items 32 to 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 to 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105								

	Capital	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
40	Unrealized gains(losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434	CSPT8434								
41	Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610	CSPT5610								
42	Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274	CSPT8274								
43	Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252	CSPTN252								
44	Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310	CSPT5310								
45	Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311	CSPT5311								
46	Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792	CSPT3792								
47	Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210								
48	Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223	CSPTA223								
49	Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253	CSPTN253								
50	*Tier 1 risk-based capital ratio*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	CSAT7206	CSPT7206								
51	*Tier 1 leverage ratio*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	CSAT7204	CSPT7204								
52	*Total risk-based capital ratio*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	CSAT7205	CSPT7205								

Memoranda

53	Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509+RIADB510	RIADB509+RIADB510	CSATN258	CSPTN258								
54	Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259								
55	Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460								

FR Y-16 - Adverse Scenario (CSPTP006)
Income Statement for Institution Name
FRB RSSD ID #####
(Dollar Amounts in Thousands)

					Actual	Projected (CSPTP009)								
	Income Statement Impacts	**Y-9C Report Item**	**031 Call Report Item**	**041 Call Report Item**	**As of 9/30**	**PQ1**	**PQ2**	**PQ3**	**PQ4**	**PQ5**	**PQ6**	**PQ7**	**PQ8**	**PQ9**
	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 to 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** (= item 15 + item 16 - 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** (item 18 - item 19 + item 20 + item 21 + item 22 - item 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340								

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25	Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319								
	Itemize and describe amounts greater than 15% of non-interest income (item 16)													
26	Text description - CST1N210				CSA1N210	CSP1N210								
27	Text description - CST2N210				CSA2N210	CSP2N210								
28	Text description - CST3N210				CSA3N210	CSP3N210								
29	Text description - CST4N210				CSA4N210	CSP4N210								
30	Text description - CST5N210				CSA5N210	CSP5N210								
31	Text description - CST6N210				CSA6N210	CSP6N210								
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)													
32	Text description - CST1N211				CSA1N211	CSP1N211								
33	Text description - CST2N211				CSA2N211	CSP2N211								
34	Text description - CST3N211				CSA3N211	CSP3N211								
35	Text description - CST4N211				CSA4N211	CSP4N211								
36	Text description - CST5N211				CSA5N211	CSP5N211								
37	Text description - CST6N211				CSA6N211	CSP6N211								
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)													
38	Text description - CST1N212				CSA1N212	CSP1N212								
39	Text description - CST2N212				CSA2N212	CSP2N212								
40	Text description - CST3N212				CSA3N212	CSP3N212								
41	Text description - CST4N212				CSA4N212	CSP4N212								
42	Text description - CST5N212				CSA5N212	CSP5N212								
43	Text description - CST6N212				CSA6N212	CSP6N212								

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					Actual	Projected (CSPTP009)								
	Balance Sheet Statement Impacts	**Y-9C Report Item**	**031 Call Report Item**	**041 Call Report Item**	**As of 9/30**	**PQ1**	**PQ2**	**PQ3**	**PQ4**	**PQ5**	**PQ6**	**PQ7**	**PQ8**	**PQ9**
	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 to 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 + RCON1737 + RCON1742	CSATN229	CSPTN229								
21	**Total securities (HTM)** (sum of items 17-20)	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 22-25)	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								
31	**Total assets** (sum of items 15, 21, 26, 27-30, 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								

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	Balance Sheet Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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 to 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 to 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105								

	Capital	Y9C Rpt Item	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
40	Unrealized gains(losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434	CSPT8434								
41	Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610	CSPT5610								
42	Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274	CSPT8274								
43	Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252	CSPTN252								
44	Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310	CSPT5310								
45	Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311	CSPT5311								
46	Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792	CSPT3792								
47	Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210								
48	Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223	CSPTA223								
49	Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253	CSPTN253								
50	*Tier 1 risk-based capital ratio*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	CSAT7206	CSPT7206								
51	*Tier 1 leverage ratio*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	CSAT7204	CSPT7204								
52	*Total risk-based capital ratio*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	CSAT7205	CSPT7205								

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53	Sale, conversion, acquisition, or retirement of capital stock	see instructions	RIADB509+RIADB510	RIADB509+RIADB510	CSATN258	CSPTN258								
54	Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259								
55	Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460								

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	Income Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
	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 to 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** (= item 15 + item 16 - 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** (item 18 - item 19 + item 20 + item 21 + item 22 - item 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340								

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25	Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319								
	Itemize and describe amounts greater than 15% of non-interest income (item 16)													
26	Text description - CST1N210				CSA1N210	CSP1N210								
27	Text description - CST2N210				CSA2N210	CSP2N210								
28	Text description - CST3N210				CSA3N210	CSP3N210								
29	Text description - CST4N210				CSA4N210	CSP4N210								
30	Text description - CST5N210				CSA5N210	CSP5N210								
31	Text description - CST6N210				CSA6N210	CSP6N210								
	Itemize and describe amounts greater than 15% of non-interest expense (item 17)													
32	Text description - CST1N211				CSA1N211	CSP1N211								
33	Text description - CST2N211				CSA2N211	CSP2N211								
34	Text description - CST3N211				CSA3N211	CSP3N211								
35	Text description - CST4N211				CSA4N211	CSP4N211								
36	Text description - CST5N211				CSA5N211	CSP5N211								
37	Text description - CST6N211				CSA6N211	CSP6N211								
	Itemize and describe amounts greater than 15% of all other gains (losses) (item 22)													
38	Text description - CST1N212				CSA1N212	CSP1N212								
39	Text description - CST2N212				CSA2N212	CSP2N212								
40	Text description - CST3N212				CSA3N212	CSP3N212								
41	Text description - CST4N212				CSA4N212	CSP4N212								
42	Text description - CST5N212				CSA5N212	CSP5N212								
43	Text description - CST6N212				CSA6N212	CSP6N212								

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	Balance Sheet Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
	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 to 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 + RCON1737 + RCON1742	CSATN229	CSPTN229								
21	**Total securities (HTM)** (sum of items 17-20)	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 22-25)	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								
31	**Total assets** (sum of items 15, 21, 26, 27-30, 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								

FR Y-16 - Severely Adverse Scenario (CSPTP006)
Balance Sheet Statement for Institution Name
FRB RSSD ID
(Dollar Amounts in Thousands)

	Balance Sheet Statement Impacts	Y-9C Report Item	031 Call Report Item	041 Call Report Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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 to 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 to 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105								

	Capital	Y9C Rpt Item	031 Call Rpt Item	041 Call Rpt Item	Actual	Projected (CSPTP009)								
					As of 9/30	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
40	Unrealized gains(losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434	CSPT8434								
41	Disallowed deferred tax asset	BHCK5610	RCFD5610	RCON5610	CSAT5610	CSPT5610								
42	Tier 1 capital	BHCK8274	RCFD8274	RCON8274	CSAT8274	CSPT8274								
43	Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252	CSPTN252								
44	Allowance includible in Tier 2 capital	BHCK5310	RCFD5310	RCON5310	CSAT5310	CSPT5310								
45	Tier 2 capital	BHCK5311	RCFD5311	RCON5311	CSAT5311	CSPT5311								
46	Total risk-based capital	BHCK3792	RCFD3792	RCON3792	CSAT3792	CSPT3792								
47	Total capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210								
48	Risk-weighted assets	BHCKA223	RCFDA223	RCONA223	CSATA223	CSPTA223								
49	Total assets for leverage purposes	BHCKA224	RCFDL138	RCONL138	CSATN253	CSPTN253								
50	*Tier 1 risk-based capital ratio*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	*=(Tier 1 Capital / RWA) * 100*	CSAT7206	CSPT7206								
51	*Tier 1 leverage ratio*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	*=(Tier 1 Capital / Total Assets for Leverage Purposes) * 100*	CSAT7204	CSPT7204								
52	*Total risk-based capital ratio*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	*=(Total Risk-based Capital / RWA) * 100*	CSAT7205	CSPT7205								

Memoranda

53	Sale, conversion, acquisition, or retirement of capital stock	see instructions	RIADB509+RIADB510	RIADB509+RIADB510	CSATN258	CSPTN258								
54	Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259								
55	Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460								