

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.

All FR Y-16 respondents should submit their completed report via the Federal Reserve System's Reporting Central Application. https://www.frbservices.org/centralbank/reportingcentral/index.html

Person to whom inquiries regarding this report may be directed:

Name / Title (CSTX 8901)

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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.

### Summary Schedule

		FFIEC 031	FFIEC 041	Ac	ctual				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
Scenario Summaries								. 40		. 40			. 40	. 40
Baseline Scenario (CSPTP006)											· · · · · · · · · · · · · · · · · · ·			
1. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN	206	l		1					
······································	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -											
2. Pre-provision net revenue	BHCK4093	RIAD4093	RIAD4093	CSATN207	CSPTN	207								
3. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT43	340								
4. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3	123								
5. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2 <sup>2</sup>	170								
6. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT29	948								
7. Dividends; share repurchases; and sale,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -											·
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260	CSPTN	260								1
8. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG	105								
	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1											
9. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	Capital / RWA) * 100	CSATP793	CSPTP									
10. Tier 1 risk-based capital ratio	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	= (Tier 1 Capital / RWA) * 100	CSAT7206	CSPT72	206								
	= (Tier 1 Capital / Total Assets		= (Tier 1 Capital / Total Assets											
11. Tier 1 leverage ratio	for Leverage Purposes) * 100	<b>3</b> 1 /	for Leverage Purposes) * 100		CSPT72									
12. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205	CSPT72	205								
Adverse Scenario (CSPTP006)				1	· · · · ·		1		1					
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN	206								
	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -											
14. Pre-provision net revenue	BHCK4093	RIAD4093	RIAD4093	CSATN207	CSPTN									
15. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT43									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3									
17. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2									
18. Total liabilities	BHCK2948		RCON2948	CSAT2948	CSPT29	948								
19. Dividends; share repurchases; and sale,	See instructions	(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -	CSATN260	CSPTN	200								
conversion, acquisition, or retirement of capital	BHCKG105	(RIAD4470 + RIAD4460) RCFDG105	( )	CSATN260 CSATG105										
20. Total equity capital				CSAIGIUS	CSPTG	105								
21. Common equity tier 1 risk-based capital ratio	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	= (Common Equity Tier 1 Capital / RWA) * 100	CSATP793	CSPTP	703								
22. Tier 1 risk-based capital ratio		, ,	= (Tier 1 Capital / RWA) * 100		CSPT72									
	= (Tier 1 Capital / Total Assets	= (Tier 1 Capital / Total Assets	= (Tier 1 Capital / Total Assets	00/11/200		200								
23. Tier 1 leverage ratio	for Leverage Purposes) * 100		for Leverage Purposes) * 100	CSAT7204	CSPT72	204								
24. Total risk-based capital ratio	v . ,	= (Total Capital / RWA) * 100												
Severely Adverse Scenario (CSPTP006)		( , ,								1 1				
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN	206								
Ŭ	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -											
26. Pre-provision net revenue	BHCK4093	RIAD4093		CSATN207	CSPTN	207								
27. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT43	340								
28. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3 <sup>4</sup>	123								
29. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2	170								
30. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT29	948								
31. Dividends; share repurchases; and sale,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -											
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)		CSATN260	CSPTN	260								
32. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG	105								
	= (Common Equity Tier 1	= (Common Equity Tier 1	= (Common Equity Tier 1											
33. Common equity tier 1 risk-based capital ratio	Capital / RWA) * 100	Capital / RWA) * 100	Capital / RWA) * 100	CSATP793										
34. Tier 1 risk-based capital ratio	· · · · · · · · · · · · · · · · · · ·	= (Tier 1 Capital / RWA) * 100	· · · · ·		CSPT72	206								
		= (Tier 1 Capital / Total Assets												
35. Tier 1 leverage ratio	for Leverage Purposes) * 100	• • •	for Leverage Purposes) * 100		CSPT72									
36. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Iotal Capital / RWA) * 100	CSAT7205	CSPT72	205								

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

### Baseline Scenario—Income Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Actu	Jal					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						· · · ·					· · · · ·				
1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193		CSPTN193					1				
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194		CSPTN194									
3. HELOCS	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195		CSPTN195									
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -													
4. C & I Loans	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									1
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. <b>Pre-provision net revenue</b> (sum of items 15 and 16, less item 17)	Diference			CSATN207		CSPTN207									í
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									i
20. Realized gains (losses) on HTM securities.	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda	БПСК4540		INAD-10-10	00/14040		00114040					<u> </u>				
25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319		CSPTJ319	1				1		1		
Itemize and describe amounts greater than 15 percent of non-interes		RIAD0010	TRIAD3019	COATSSTS		00110019									
26. CST1N210				CSA1N210		CSP1N210				1	1		ĺ		
27. CST2N210				CSA2N210		CSP2N210									
28. CST3N210				CSA3N210		CSP3N210									
29. CST4N210				CSA4N210		CSP4N210									
30. CST5N210				CSA4N210 CSA5N210		CSP4N210 CSP5N210									[
31. CST6N210				CSA6N210		CSP6N210									(
Itemize and describe amounts greater than 15 percent of non-interes	t expense (item 17)			00/10/12/10											
32. CST1N211				CSA1N211		CSP1N211	1						1		
33. CST2N211				CSA1N211 CSA2N211		CSP1N211 CSP2N211									i
34. CST3N211				CSA2N211 CSA3N211		CSP2N211 CSP3N211									[
34. CST3N211 35. CST4N211				CSA3N211 CSA4N211		CSP3N211 CSP4N211									
35. CS14N211 36. CST5N211				CSA4N211 CSA5N211		CSP4N211 CSP5N211									
36. CS15N211 37. CST6N211				CSA5N211 CSA6N211		CSP5N211 CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gai	ns (losses) (itom 22)			COADINZ I T											
	113 (103383) (118111 22).			CRAINDID		CEDINATA							1		
38. CST1N212 39. CST2N212				CSA1N212		CSP1N212									<u> </u>
				CSA2N212		CSP2N212									i
40. CST3N212				CSA3N212		CSP3N212									<u> </u>
41. CST4N212				CSA4N212		CSP4N212									<u> </u>
42. CST5N212				CSA5N212		CSP5N212									<u> </u>
43. CST6N212				CSA6N212		CSP6N212									i

## **Baseline Scenario—Balance Sheet Statement (CSPTP006)**

		FFIEC 031	FFIEC 041	Actual					Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	As of 9/3	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											
	Sum of BHDMK169 to	RCONK177 and sum of	RCONK183, excluding	00.171/000	00071/000									
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									
			L	r - 1						T T				
	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									
	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 +											
	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	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions of U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +											
	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 +		000711									
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	CSPT3545									
	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143					+				
	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150					+ +				
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

## Baseline Scenario—Balance Sheet Statement (CSPTP006)—Continued

		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
Balance Sheet Statement Impacts—Continued	• • • • • • • • • • • • • • • • • • •	· · · · · ·	•									11			
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	RCONJ472 + RCONJ474	CSATN237		CSPTN237									
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548									
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238		CSPTN238									
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									·
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239		CSPTN239									
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242		CSPTN242									
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
Capital	Brickeros			00010100		00110100									
40. Unrealized gains (losses) on AFS securities	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434									· · · · · · · · · · · · · · · · · · ·
41. Deferred tax asset	BHCK5610, BCHAP843	RCFD5610, RCFAP843	RCON5610, RCOAP843	CSAT5610		CSPT5610									·
42. Common equity tier 1 capital	BHCAP859	RCFAP859	RCOAP859	CSATP859		CSPTP859									
43. Tier 1 capital	BHCK8274, BHCA8274	RCFD8274, RCFA8274	RCON8274, RCOA8274	CSAT8274		CSPT8274									
44. Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSATN252		CSPTN252									
45. Allowance includible in Tier 2 capital	BHCK5310, BHCA5310	RCFD5310, RCFA5310	RCON5310, RCOA5310	CSAT5310		CSPT5310									
46. Tier 2 capital	BHCK5311, BHCA5311	RCFD5311, RCFA5311	RCON5311, RCOA5311	CSAT5311		CSPT5311									
47. Total capital	BHCK3792, BHCA3792	RCFD3792, RCFA3792	RCON3792, RCOA3792	CSAT3792		CSPT3792									i
48. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210		CSPT3210									1
49. Risk-weighted assets	BHCKA223, BHCAA223	RCFDA223, RCFAA223	RCONA223, RCOAA223	CSATA223		CSPTA223									1
50. Total assets for leverage purposes	BHCKA224, BHCAA224	RCFDL138, RCFAA224	RCONL138, RCOAA224	CSATN253		CSPTN253									i
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									i l
	= (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									<b>⊢</b>
54. Total risk-based capital ratio	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100	CSAT7205		CSPT7205									
Memoranda												,,			
55. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258		CSPTN258									
56. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259									
57. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460									

## Adverse Scenario—Income Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Actu	ual					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				I											
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									
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -													
4. C & I Loans	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									i i
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. <b>Pre-provision net revenue</b> (sum of items 15 and 16, less item 17)	Diference			CSATN207		CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									
20. Realized gains (losses) on HTM securities.	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda															
25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319		CSPTJ319									
Itemize and describe amounts greater than 15 percent of non-interest															
26. CST1N210				CSA1N210		CSP1N210	1								
27. CST2N210				CSA2N210		CSP2N210									
28. CST3N210				CSA3N210		CSP3N210									
29. CST4N210				CSA4N210		CSP4N210									
30. CST5N210				CSA5N210		CSP5N210									
31. CST6N210				CSA6N210		CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interest	expense (item 17)										II				
32. CST1N211				CSA1N211		CSP1N211	1								
33. CST2N211				CSA2N211		CSP2N211									
34. CST3N211				CSA3N211		CSP3N211									
35. CST4N211				CSA3N211 CSA4N211		CSP3N211 CSP4N211									
36. CST5N211				CSA5N211		CSP5N211									
37. CST6N211				CSA6N211 CSA6N211		CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gai	ns (losses) (item 22)			00/10/12/11											
38. CST1N212				CSA1N212		CSP1N212									
39. CST2N212				CSA1N212 CSA2N212		CSP1N212 CSP2N212									
40. CST3N212				CSA2N212 CSA3N212		CSP2N212 CSP3N212									
40. CST3N212 41. CST4N212				CSA3N212 CSA4N212		CSP3N212 CSP4N212									
41. CS14N212 42. CST5N212				CSA4N212 CSA5N212		CSP4N212 CSP5N212									
42. CS15N212 43. CST6N212				CSA5N212 CSA6N212		CSP5N212 CSP6N212									
43. 00101212				COADINZIZ		00-011212									

## Adverse Scenario—Balance Sheet Statement (CSPTP006)

		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														
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	CSPTN21									
	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	CSPTN22									
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222	2								
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN22									
	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	CSPTN22	i								ļ!
		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	RCON2122	CSAT1220	CSPT122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT2122 CSAT3123	CSPT2122 CSPT3123	-								<b>├</b> ────┤
	BIICK3123	INCI D3123	RCONST23	03A13123	00F10120									L
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +	1		1	1		1	1				
	BHCK1294 + BHCKG300 +	RCFD1294 + RCFD1289 +	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	CSPTN22	-								ļ'
18. Securities issued by states and political subdivisions of U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									ļ!
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +											
19. Non-agency MBS and ABS securities	BHCKK146 + BHCKK154 + BHCKC026	RCFDK146 + RCFDK154 + RCFDC026	RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +	034111220	0.0F 111220									<b>├</b> ────┤
	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 +	RCFDG307 + RCFDG315 +	RCONG307 + RCONG315 +											
22. U.S. government obligations and obligations of GSEs	BHCKG319 + BHCKK145 +	RCFDG319 + RCFDK145 +	RCONG319 + RCONK145 +	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions of U.S	BHCKK153 BHCK8499	RCFDK153 RCFD8499	RCONK153 RCON8499	CSATN230 CSAT8499	CSPTN230 CSPT8499									ļļ
	BHCKG311 + BHCKG323 +	RCFD6499 RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +	C3A10499	C3F10498									
	BHCKK311 + BHCKK323 + BHCKK149 + BHCKK157 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 + RCONK149 + RCONK157 +											
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	CSPTN23									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +											
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +											
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511	RCON1746 + RCONA511	CSATN232	CSPTN232				L	L				ļ'
26. Total securities (AFS) (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773	-								ļ'
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545				ļ	ļ				ļ'
	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143									<b>└────</b> ′
	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150	-								<b>└───</b> ′
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

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

		FFIEC 031	FFIEC 041	A	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
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 +												
33. Wholesale funding	See instructions	RCONJ472 + RCONJ474 + RCFN2200	RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237									
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548									
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238		CSPTN238									
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948									
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239	1	CSPTN239									
	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 +	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 +	RCON3230 + RCON3839 + RCON3632 + RCONB530 +	00471040											
38. Equity capital	BHCKA130 + BHCK3000	RCFDA130 + RCFD3000	RCONA130 + RCON3000	CSATN242		CSPTN242									
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
Capital	BHCK8434	RCFD8434	RCON8434	CSAT8434		CSPT8434									
40. Unrealized gains (losses) on AFS securities	BHCK5610, BHCAP843	RCFD6434 RCFD5610, RCFAP843	RCON5610, RCOAP843	CSA18434 CSAT5610		CSP18434 CSPT5610									
41. Deferred tax asset	BHCAP859	RCFAP859	RCOAP859	CSAT5610 CSATP859		CSPT9859									
42. Common equity lief 1 capital	BHCK8274, BHCA8274	RCFD8274, RCFA8274	RCOAP635 RCON8274, RCOA8274	CSATF839		CSPT8274									
43. Qualifying subordinated debt and redeemable preferred stock	BHCKG217	RCFD5306	RCON5306	CSAT0274 CSATN252		CSPTN252									
45. Allowance includible in Tier 2 capital.	BHCK5310, BHCA5310	RCFD5310, RCFA5310	RCON5300 RCON5310, RCOA5310	CSATN232 CSAT5310		CSPT5310									
46. Tier 2 capital	BHCK5311, BHCA5311	RCFD5311, RCFA5311	RCON5311, RCOA5311	CSAT5310		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	00/11/1200		001111200									
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												
E2. Tior 1 loverage ratio	Assets for Leverage Purposes) * 100	Assets for Leverage Purposes) * 100	Assets for Leverage Purposes) * 100	CSAT7204		CSPT7204									
53. Tier 1 leverage ratio 54. Total risk-based capital ratio	, ,	= (Total Capital / RWA) * 100	= (Total Capital / RWA) * 100			CSP17204 CSPT7205									
Memoranda				03A17205		03F17205									
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									
	2.10.1100			00/11/100		0.01 1 100									

## Severely Adverse Scenario—Income Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Actua	al					Projected (	CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		s of 9/30		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts															
Net Charge-Offs															
1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193		CSPTN193									
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194		CSPTN194									
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195		CSPTN195									
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -													
4. C & I Loans	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									1
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									í
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									1
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									1
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203		CSPTN203									
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204		CSPTN204									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205		CSPTN205									
14. Total loan and lease net charge offs (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074		CSPT4074									
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079		CSPT4079									
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093		CSPT4093									
18. Pre-provision net revenue (sum of items 15 and 16, less item 17)				CSATN207		CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda		I		I	1						1 1				
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).										J				
26. CST1N210				CSA1N210		CSP1N210									i
27. CST2N210				CSA2N210		CSP2N210									
28. CST3N210				CSA3N210		CSP3N210									
29. CST4N210				CSA4N210		CSP4N210									
30. CST5N210				CSA5N210		CSP5N210									[
31. CST6N210				CSA6N210		CSP6N210									1
Itemize and describe amounts greater than 15 percent of non-interest	expense (item 17).									•	·1				
32. CST1N211				CSA1N211		CSP1N211									i
33. CST2N211				CSA2N211		CSP2N211									1
34. CST3N211				CSA3N211		CSP3N211									
35. CST4N211				CSA4N211		CSP4N211									i
36. CST5N211				CSA5N211		CSP5N211									i
37. CST6N211				CSA6N211		CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gai	ns (losses) (item 22).										· · ·	1			
38. CST1N212	•			CSA1N212		CSP1N212									i
39. CST2N212				CSA2N212		CSP2N212									
40. CST3N212				CSA3N212		CSP3N212									í
41. CST4N212				CSA4N212		CSP4N212									
42. CST5N212				CSA5N212		CSP5N212									
43. CST6N212				CSA6N212		CSP6N212									[

# Severely Adverse Scenario—Balance Sheet Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Act	ual				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				1										
Loans (excluding FDIC Loss Sharing Agreements)														
1. First lien mortgages	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									i
2. Closed-end junior liens	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	CSPTN214									i
3. HELOCs	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
	BHCK1763 + BHCK1764 -	RCFD1763 + RCFD1764 -												
4. C & I Loans	BHCKK179	RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									1
5. 1–4 family construction loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									1
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									1
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 -											1
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	CSPTN224									L
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		000771/000									1
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									. <u> </u>
		1							1					
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +											1
	BHCK1294 + BHCKG300 +	RCFD1294 + RCFDG300 +	RCON1294 + RCONG300 +											1
Securities	BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 +	RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 +	RCONG304 + RCONG312 + RCONG316 + RCONK142 +											1
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDG316 + RCFDK142 + RCFDK150	RCONG316 + RCONK142 + RCONK150	CSATN227	CSPTN227									1
18. Securities issued by states and political subdivisions of U.S.	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +	00,000										
	BHCKK146 + BHCKK154 +	RCFDK146 + RCFDK154 +	RCONK146 + RCONK154 +											1
19. Non-agency MBS and ABS securities	BHCKC026	RCFDC026	RCONC026	CSATN228	CSPTN228									1
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +											í
	BHCKG344 + BHCK1737 +	RCFDG344 + RCFD1737 +	RCONG344 + RCONG1737											1
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229	CSPTN229									ļ
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									<b></b>
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +											1
	BHCK1298 + BHCKG303 +	RCFD1298 + RCFDG303 +	RCON1298 + RCONG303 +											1
	BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 +	RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 +	RCONG307 + RCONG315 + RCONG319 + RCONK145 +											1
22. U.S. government obligations and obligations of GSEs	BHCKK153	RCFDG319 + RCFDR145 + RCFDK153	RCONG319 + RCONK145 +	CSATN230	CSPTN230									1
23. Securities issued by states and political subdivisions of U.S.	BHCK8499	RCFD8499	RCON8499	CSAT11230	CSPT8499									
	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +	00,000										
	BHCKK149 + BHCKK157 +	RCFDK149 + RCFDK157 +	RCONK149 + RCONK157 +											1
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	CSPTN231									1
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +											i
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +											l
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511	RCON1746 + RCONA511	CSATN232	CSPTN232									<b></b>
26. Total securities (AFS) (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773									<b></b>
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545									<b></b>
28. Total intangible assets		RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143									<b></b>
29. Other real estate owned		RCFD2150	RCON2150	CSAT2150	CSPT2150									<b></b>
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

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

		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—Continued		·										II			
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									
22 Whalasala fundias		RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237									
33. Wholesale funding	See instructions BHCK3548	RCFD3548	RCONJ472 + RCONJ474 RCON3548	CSATN237 CSAT3548		CSPTN237 CSPT3548									]
34. Trading liabilities				CSAT3548 CSATN238											]
35. All other liabilities	See instructions BHCK2948	See instructions RCFD2948	See instructions RCON2948	CSATN238 CSAT2948		CSPTN238 CSPT2948									!
		RCFD2948 RCFD3838		CSAT2948 CSATN239											!
37. Perpetual preferred stock and related surplus	BHCK3283		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									
	BHCKG105	RCFDG105		CSATG105		CSPTG105									ļ
Capital	Briefe 100			00/110100											
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									1
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									, <sup>,</sup>
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									
	BHCK4598	RIAD4470	RIAD4470	CSATN259		CSPTN259									
57. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460		CSPT4460									

To conduct the stress test required, a SMB, BHC, or SLHC may choose to project additional economic and financial variables beyond the mandatory supervisory scenarios provided to estimate losses or revenues for some or all of its portfolios. The Federal Reserve expects a SMB, BHC, or SLHC to ensure that the paths of any additional variables (including their timing) are consistent with the general economic environment assumed in the supervisory scenarios. If additional variables are used, the SMB, BHC, or SLHC must complete the following information for each scenario where the institution chose to use additional variables. If additional scenario variables are used, institutions are expected to submit this schedule through the Federal Reserve System's Reporting Central application.

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

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

Institution Name:

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

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

Institution Name:

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

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Institution Name:

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

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Institution Name:

#### **Baseline Scenario**

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

#### Adverse Scenario

Variable Name (CSVIS019)	Actual As of 9/30 (CSVIS291)	Projected (CSVIP009)							8 PQ9		
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Institution Name:

### Severely Adverse Scenario

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