

Federal Financial Institutions Examination Council



Annual Dodd-Frank Act Company-Run Stress Test Report for Depository Institutions and Holding Companies with \$10-\$50 Billion in Total Consolidated Assets—FFIEC 016

Report as of the close of business December 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 entities that meet a threshold of greater than \$10 billion but less than \$50 billion in total consolidated assets, as defined by 12 CFR 252, Subpart B (FRB): State Member Banks, Bank Holding Companies, and Savings and Loan Holding Companies; 12 CFR 325, Subpart C (FDIC): State Nonmember Banks and State Savings Associations; and 12 CFR 46 (OCC): National Banks and Federal Savings Associations.

Reporting entities 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 year-to-date basis.

All reporting entities 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)

Area Code / Phone Number (CSTX 8902)

Area Code / FAX Number (CSTX 9116)

E-mail Address (CSTX 4086)

Legal Entity Identifier (LEI) of the Reporting Entity (Report only if the reporting entity already has an LEI.) (CSTX 9224)

The estimated average reporting burden for this information collection is 469 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. A Federal agency 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. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Summary Schedule

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)											
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9			
Scenario Summaries																	
Baseline Scenario (CSPTP006)																	
1. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206												
2. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207	CSPTN207												
3. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340												
4. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123												
5. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
6. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
7. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260	CSPTN260												
8. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
9. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
10. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
11. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
12. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												
Adverse Scenario (CSPTP006)																	
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206												
14. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207	CSPTN207												
15. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340												
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123												
17. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
18. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
19. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260	CSPTN260												
20. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
21. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
22. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
23. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
24. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												
Severely Adverse Scenario (CSPTP006)																	
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206												
26. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207	CSPTN207												
27. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340												
28. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123												
29. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
30. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
31. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260	CSPTN260												
32. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
33. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
34. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
35. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
36. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												

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

Baseline Scenario—Income Statement (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)																	
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9									
Income Statement Impacts																							
Net Charge-Offs																							
1. First lien mortgages.....	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193																		
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194																		
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195																		
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196																		
5. 1-4 family construction loans.....	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197																		
6. Other construction loans.....	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198																		
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199																		
8. Non-farm, non-residential owner occupied loans.....	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200																		
9. Non-farm, non-residential other loans.....	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201																		
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202																		
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203																		
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204																		
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205																		
14. Total loan and lease net charge-offs (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206																		
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074																		
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079																		
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093																		
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..				CSATN207	CSPTN207																		
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230																		
20. Realized gains (losses) on HTM securities.....	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521																		
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196																		
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208																		
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302																		
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340																		
Memoranda																							
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATXXXX	CSPTXXXX																		
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).																							
26. CST1N210				CSA1N210	CSP1N210																		
27. CST2N210				CSA2N210	CSP2N210																		
28. CST3N210				CSA3N210	CSP3N210																		
29. CST4N210				CSA4N210	CSP4N210																		
30. CST5N210				CSA5N210	CSP5N210																		
31. CST6N210				CSA6N210	CSP6N210																		
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).																							
32. CST1N211				CSA1N211	CSP1N211																		
33. CST2N211				CSA2N211	CSP2N211																		
34. CST3N211				CSA3N211	CSP3N211																		
35. CST4N211				CSA4N211	CSP4N211																		
36. CST5N211				CSA5N211	CSP5N211																		
37. CST6N211				CSA6N211	CSP6N211																		
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).																							
38. CST1N212				CSA1N212	CSP1N212																		
39. CST2N212				CSA2N212	CSP2N212																		
40. CST3N212				CSA3N212	CSP3N212																		
41. CST4N212				CSA4N212	CSP4N212																		
42. CST5N212				CSA5N212	CSP5N212																		
43. CST6N212				CSA6N212	CSP6N212																		

Baseline Scenario—Balance Sheet Schedule (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)								
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Schedule Impacts														
Loans														
1. First lien mortgages.....	BHDM5367	RCON5367	RCON5367	CSATXXXX	CSPTXXXX									
2. Closed-end junior liens	BHDM5368	RCON5368	RCON5368	CSATXXXX	CSPTXXXX									
3. HELOCs	BHDM1797	RCON1797	RCON1797	CSATXXXX	CSPTXXXX									
4. C & I Loans	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSATXXXX	CSPTXXXX									
5. 1-4 family construction loans.....	BHCKF158	RCONF158	RCONF158	CSATXXXX	CSPTXXXX									
6. Other construction loans.....	BHCKF159	RCONF159	RCONF159	CSATXXXX	CSPTXXXX									
7. Multifamily loans.....	BHDM1460	RCON1460	RCON1460	CSATXXXX	CSPTXXXX									
8. Non-farm, non-residential owner occupied loans.....	BHCKF160	RCONF160	RCONF160	CSATXXXX	CSPTXXXX									
9. Non-farm, non-residential other loans.....	BHCKF161	RCONF161	RCONF161	CSATXXXX	CSPTXXXX									
10. Credit cards	BHCKB538	RCFDB538	RCONB538	CSATXXXX	CSPTXXXX									
11. Automobile loans	BHCKK137	RCFDK137	RCONK137	CSATXXXX	CSPTXXXX									
12. Other consumer loans	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATXXXX	CSPTXXXX									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATXXXX	CSPTXXXX									
14. Loans covered by FDIC loss-sharing agreements	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226	CSPTN226									
15. Total loans and leases (sum of items 1 through 13)	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 in the 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 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
22. U.S. government obligations and obligations of GSEs	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions in the U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
25. All other AFS securities.....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232									
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773									
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545									
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143									
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

Baseline Scenario—Balance Sheet Schedule (CSPTP006)—Continued

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)											
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9			
Balance Sheet Schedule Impacts—Continued																	
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
32. Retail funding	See instructions	RCON2200 -RCONJ474 - RCONHK05	RCON2200 - RCONJ474 - RCONHK05	CSATN236	CSPTN236												
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCONHK05 + RCONJ474 + RCFN2200	RCONB993 +RCONB995 + RCON3190 + RCONHK05 + RCONJ474	CSATN237	CSPTN237												
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548	CSPT3548												
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238	CSPTN238												
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239	CSPTN239												
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242	CSPTN242												
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
Capital																	
40. Unrealized gains (losses) on AFS securities	BHCAP844	RCFAP844	RCOAP844	CSAT8434	CSPT8434												
41. Deferred tax assets	BHCAP843	RCFAP843	RCOAP843	CSAT5610	CSPT5610												
42. Common equity tier 1 capital	BHCAP859	RCFAP859	RCOAP859	CSATP859	CSPTP859												
43. Tier 1 capital	BHCA8274	RCFA8274	RCOA8274	CSAT8274	CSPT8274												
44. Allowance includible in Tier 2 capital	BHCA5310	RCFA5310	RCOA5310	CSAT5310	CSPT5310												
45. Tier 2 capital	BHCA5311, BHCW5311	RCFA5311, RCFW5311	RCOA5311, RCOW5311	CSAT5311	CSPT5311												
46. Total capital	BHCA3792, BHCW3792	RCFA3792, RCFW3792	RCOA3792, RCOW3792	CSAT3792	CSPT3792												
47. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210												
48. Risk-weighted assets	BHCAA223, BHCWA223, BHCKG641	RCFAA223, RCFWA223, RCFDG641	RCOAA223, RCOWA223, RCONG641	CSATA223	CSPTA223												
49. Total assets for leverage purposes	BHCAA224	RCFAA224	RCOAA224	CSATN253	CSPTN253												
50. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
51. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
52. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
53. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												
Memoranda																	
54. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258	CSPTN258												
55. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259												
56. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460												

Adverse Scenario—Income Statement (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)																
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9								
Income Statement Impacts																						
Net Charge-Offs																						
1. First lien mortgages.....	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193																	
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194																	
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195																	
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196																	
5. 1-4 family construction loans.....	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197																	
6. Other construction loans.....	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198																	
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199																	
8. Non-farm, non-residential owner occupied loans.....	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200																	
9. Non-farm, non-residential other loans.....	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201																	
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202																	
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203																	
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204																	
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205																	
14. Total loan and lease net charge-offs (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206																	
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074																	
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079																	
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093																	
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..				CSATN207	CSPTN207																	
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230																	
20. Realized gains (losses) on HTM securities.....	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521																	
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196																	
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208																	
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302																	
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340																	
Memoranda																						
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATXXXX	CSPTXXXX																	
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).																						
26. CST1N210				CSA1N210	CSP1N210																	
27. CST2N210				CSA2N210	CSP2N210																	
28. CST3N210				CSA3N210	CSP3N210																	
29. CST4N210				CSA4N210	CSP4N210																	
30. CST5N210				CSA5N210	CSP5N210																	
31. CST6N210				CSA6N210	CSP6N210																	
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).																						
32. CST1N211				CSA1N211	CSP1N211																	
33. CST2N211				CSA2N211	CSP2N211																	
34. CST3N211				CSA3N211	CSP3N211																	
35. CST4N211				CSA4N211	CSP4N211																	
36. CST5N211				CSA5N211	CSP5N211																	
37. CST6N211				CSA6N211	CSP6N211																	
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).																						
38. CST1N212				CSA1N212	CSP1N212																	
39. CST2N212				CSA2N212	CSP2N212																	
40. CST3N212				CSA3N212	CSP3N212																	
41. CST4N212				CSA4N212	CSP4N212																	
42. CST5N212				CSA5N212	CSP5N212																	
43. CST6N212				CSA6N212	CSP6N212																	

Adverse Scenario—Balance Sheet Schedule (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)																
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9								
Balance Sheet Schedule Impacts																						
Loans																						
1. First lien mortgages.....	BHDM5367	RCON5367	RCON5367	CSATXXXX	CSPTXXXX																	
2. Closed-end junior liens.....	BHDM5368	RCON5368	RCON5368	CSATXXXX	CSPTXXXX																	
3. HELOCs.....	BHDM1797	RCON1797	RCON1797	CSATXXXX	CSPTXXXX																	
4. C & I Loans.....	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSATXXXX	CSPTXXXX																	
5. 1-4 family construction loans.....	BHCKF158	RCONF158	RCONF158	CSATXXXX	CSPTXXXX																	
6. Other construction loans.....	BHCKF159	RCONF159	RCONF159	CSATXXXX	CSPTXXXX																	
7. Multifamily loans.....	BHDM1460	RCON1460	RCON1460	CSATXXXX	CSPTXXXX																	
8. Non-farm, non-residential owner occupied loans.....	BHCKF160	RCONF160	RCONF160	CSATXXXX	CSPTXXXX																	
9. Non-farm, non-residential other loans.....	BHCKF161	RCONF161	RCONF161	CSATXXXX	CSPTXXXX																	
10. Credit cards.....	BHCKB538	RCFDB538	RCONB538	CSATXXXX	CSPTXXXX																	
11. Automobile loans.....	BHCKK137	RCFDK137	RCONK137	CSATXXXX	CSPTXXXX																	
12. Other consumer loans.....	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATXXXX	CSPTXXXX																	
13. All other loans and leases.....	See Instructions	See Instructions	See Instructions	CSATXXXX	CSPTXXXX																	
14. Loans covered by FDIC loss-sharing agreements.....	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226	CSPTN226																	
15. Total loans and leases (sum of items 1 through 13).....	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 in the 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 through 20).....	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754																	
22. U.S. government obligations and obligations of GSEs.....	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230	CSPTN230																	
23. Securities issued by states and political subdivisions in the U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499																	
24. Non-agency MBS and ABS securities.....	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231																	
25. All other AFS securities.....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232																	
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773																	
27. Trading assets.....	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545																	
28. Total intangible assets.....	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143																	
29. Other real estate owned.....	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150																	
30. All other assets.....	See instructions	See instructions	See instructions	CSATN233	CSPTN233																	

Adverse Scenario—Balance Sheet Schedule (CSPTP006)—Continued

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)											
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9			
Balance Sheet Schedule Impacts—Continued																	
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
32. Retail funding	See instructions	RCON2200 -RCONJ474 - RCONHK05	RCON2200 - RCONJ474 - RCONHK05	CSATN236	CSPTN236												
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCONHK05 + RCONJ474 + RCFN2200	RCONB993 +RCONB995 + RCON3190 + RCONHK05 + RCONJ474	CSATN237	CSPTN237												
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548	CSPT3548												
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238	CSPTN238												
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239	CSPTN239												
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242	CSPTN242												
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
Capital																	
40. Unrealized gains (losses) on AFS securities	BHCAP844	RCFAP844	RCOAP844	CSAT8434	CSPT8434												
41. Deferred tax assets	BHCAP843	RCFAP843	RCOAP843	CSAT5610	CSPT5610												
42. Common equity tier 1 capital	BHCAP859	RCFAP859	RCOAP859	CSATP859	CSPTP859												
43. Tier 1 capital	BHCA8274	RCFA8274	RCOA8274	CSAT8274	CSPT8274												
44. Allowance includible in Tier 2 capital	BHCA5310	RCFA5310	RCOA5310	CSAT5310	CSPT5310												
45. Tier 2 capital	BHCA5311, BHCW5311	RCFA5311, RCFW5311	RCOA5311, RCOW5311	CSAT5311	CSPT5311												
46. Total capital	BHCA3792, BHCW3792	RCFA3792, RCFW3792	RCOA3792, RCOW3792	CSAT3792	CSPT3792												
47. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210												
48. Risk-weighted assets	BHCAA223, BHCWA223, BHCKG641	RCFAA223, RCFWA223, RCFDG641	RCOAA223, RCOWA223, RCONG641	CSATA223	CSPTA223												
49. Total assets for leverage purposes	BHCAA224	RCFAA224	RCOAA224	CSATN253	CSPTN253												
50. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
51. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
52. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
53. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												
Memoranda																	
54. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258	CSPTN258												
55. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259												
56. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460												

Severely Adverse Scenario—Income Statement (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)																
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9								
Income Statement Impacts																						
Net Charge-Offs																						
1. First lien mortgages.....	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193																	
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194																	
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195																	
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196																	
5. 1-4 family construction loans.....	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197																	
6. Other construction loans.....	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198																	
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199																	
8. Non-farm, non-residential owner occupied loans.....	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200																	
9. Non-farm, non-residential other loans.....	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201																	
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202																	
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203																	
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204																	
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205																	
14. Total loan and lease net charge-offs (sum of items 1 through 13) ..	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206																	
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074																	
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079																	
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093																	
18. Pre-provision net revenue (sum of items 15 and 16, less item 17) ..				CSATN207	CSPTN207																	
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230																	
20. Realized gains (losses) on HTM securities.....	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521																	
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196																	
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208																	
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302																	
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340																	
Memoranda																						
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATXXXX	CSPTXXXX																	
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).																						
26. CST1N210				CSA1N210	CSP1N210																	
27. CST2N210				CSA2N210	CSP2N210																	
28. CST3N210				CSA3N210	CSP3N210																	
29. CST4N210				CSA4N210	CSP4N210																	
30. CST5N210				CSA5N210	CSP5N210																	
31. CST6N210				CSA6N210	CSP6N210																	
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).																						
32. CST1N211				CSA1N211	CSP1N211																	
33. CST2N211				CSA2N211	CSP2N211																	
34. CST3N211				CSA3N211	CSP3N211																	
35. CST4N211				CSA4N211	CSP4N211																	
36. CST5N211				CSA5N211	CSP5N211																	
37. CST6N211				CSA6N211	CSP6N211																	
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).																						
38. CST1N212				CSA1N212	CSP1N212																	
39. CST2N212				CSA2N212	CSP2N212																	
40. CST3N212				CSA3N212	CSP3N212																	
41. CST4N212				CSA4N212	CSP4N212																	
42. CST5N212				CSA5N212	CSP5N212																	
43. CST6N212				CSA6N212	CSP6N212																	

Severely Adverse Scenario—Balance Sheet Schedule (CSPTP006)

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)																
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9								
Balance Sheet Schedule Impacts																						
Loans																						
1. First lien mortgages.....	BHDM5367	RCON5367	RCON5367	CSATXXXX	CSPTXXXX																	
2. Closed-end junior liens	BHDM5368	RCON5368	RCON5368	CSATXXXX	CSPTXXXX																	
3. HELOCs	BHDM1797	RCON1797	RCON1797	CSATXXXX	CSPTXXXX																	
4. C & I Loans	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSATXXXX	CSPTXXXX																	
5. 1-4 family construction loans.....	BHCKF158	RCONF158	RCONF158	CSATXXXX	CSPTXXXX																	
6. Other construction loans.....	BHCKF159	RCONF159	RCONF159	CSATXXXX	CSPTXXXX																	
7. Multifamily loans.....	BHDM1460	RCON1460	RCON1460	CSATXXXX	CSPTXXXX																	
8. Non-farm, non-residential owner occupied loans.....	BHCKF160	RCONF160	RCONF160	CSATXXXX	CSPTXXXX																	
9. Non-farm, non-residential other loans.....	BHCKF161	RCONF161	RCONF161	CSATXXXX	CSPTXXXX																	
10. Credit cards	BHCKB538	RCFDB538	RCONB538	CSATXXXX	CSPTXXXX																	
11. Automobile loans	BHCKK137	RCFDK137	RCONK137	CSATXXXX	CSPTXXXX																	
12. Other consumer loans	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATXXXX	CSPTXXXX																	
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATXXXX	CSPTXXXX																	
14. Loans covered by FDIC loss-sharing agreements	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226	CSPTN226																	
15. Total loans and leases (sum of items 1 through 13)	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 in the 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 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754																	
22. U.S. government obligations and obligations of GSEs	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230	CSPTN230																	
23. Securities issued by states and political subdivisions in the U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499																	
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231																	
25. All other AFS securities.....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232																	
26. Total securities (AFS) (sum of items 22 through 25).....	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773																	
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545																	
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143																	
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150																	
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233																	

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

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual		Projected (CSPTP009)											
				As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9			
Balance Sheet Schedule Impacts—Continued																	
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) ..	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170												
32. Retail funding	See instructions	RCON2200 -RCONJ474 - RCONHK05	RCON2200 - RCONJ474 - RCONHK05	CSATN236	CSPTN236												
33. Wholesale funding	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCONHK05 + RCONJ474 + RCFN2200	RCONB993 +RCONB995 + RCON3190 + RCONHK05 + RCONJ474	CSATN237	CSPTN237												
34. Trading liabilities	BHCK3548	RCFD3548	RCON3548	CSAT3548	CSPT3548												
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238	CSPTN238												
36. Total liabilities (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948												
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239	CSPTN239												
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242	CSPTN242												
39. Total equity capital (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105												
Capital																	
40. Unrealized gains (losses) on AFS securities	BHCAP844	RCFAP844	RCOAP844	CSAT8434	CSPT8434												
41. Deferred tax assets	BHCAP843	RCFAP843	RCOAP843	CSAT5610	CSPT5610												
42. Common equity tier 1 capital	BHCAP859	RCFAP859	RCOAP859	CSATP859	CSPTP859												
43. Tier 1 capital	BHCA8274	RCFA8274	RCOA8274	CSAT8274	CSPT8274												
44. Allowance includible in Tier 2 capital	BHCA5310	RCFA5310	RCOA5310	CSAT5310	CSPT5310												
45. Tier 2 capital	BHCA5311, BHCW5311	RCFA5311, RCFW5311	RCOA5311, RCOW5311	CSAT5311	CSPT5311												
46. Total capital	BHCA3792, BHCW3792	RCFA3792, RCFW3792	RCOA3792, RCOW3792	CSAT3792	CSPT3792												
47. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210												
48. Risk-weighted assets	BHCAA223, BHCWA223, BHCKG641	RCFAA223, RCFWA223, RCFDG641	RCOAA223, RCOWA223, RCONG641	CSATA223	CSPTA223												
49. Total assets for leverage purposes	BHCAA224	RCFAA224	RCOAA224	CSATN253	CSPTN253												
50. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793												
51. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206												
52. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204												
53. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205												
Memoranda																	
54. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258	CSPTN258												
55. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259												
56. Cash dividends declared on common stock	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460												

Scenario Variables Schedule

To conduct the stress test required, a reporting entity 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. Each reporting entity is expected 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 reporting entity must complete the following information for each scenario where the entity chose to use additional variables.

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

Please see the *FFIEC 016 Reporting Form Instructions* for instructions on completing this schedule.

DRAFT

