

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 | BHCA7206, BHCW7206 | RCFA7206, RCFW7206 | RCOA7206, RCOW7206 | CSAT7206 | CSPT7206 | | | | | | | | | | | | | |
| 10. Tier 1 risk-based capital ratio | BHCA7204 | RCFA7204 | RCOA7204 | CSAT7204 | CSPT7204 | | | | | | | | | | | | | |
| 11. Tier 1 leverage ratio | BHCA7205, BHCW7205 | RCFA7205, RCFW7205 | RCOA7205, RCOW7205 | CSAT7205 | CSPT7205 | | | | | | | | | | | | | |
| 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 | BHCA7206, BHCW7206 | RCFA7206, RCFW7206 | RCOA7206, RCOW7206 | CSAT7206 | CSPT7206 | | | | | | | | | | | | | |
| 22. Tier 1 risk-based capital ratio | BHCA7204 | RCFA7204 | RCOA7204 | CSAT7204 | CSPT7204 | | | | | | | | | | | | | |
| 23. Tier 1 leverage ratio | BHCA7205, BHCW7205 | RCFA7205, RCFW7205 | RCOA7205, RCOW7205 | CSAT7205 | CSPT7205 | | | | | | | | | | | | | |
| 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 | BHCA7206, BHCW7206 | RCFA7206, RCFW7206 | RCOA7206, RCOW7206 | CSAT7206 | CSPT7206 | | | | | | | | | | | | | |
| 34. Tier 1 risk-based capital ratio | BHCA7204 | RCFA7204 | RCOA7204 | CSAT7204 | CSPT7204 | | | | | | | | | | | | | |
| 35. Tier 1 leverage ratio | BHCA7205, BHCW7205 | RCFA7205, RCFW7205 | RCOA7205, RCOW7205 | CSAT7205 | CSPT7205 | | | | | | | | | | | | | |
| 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.

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