

## Board of Governors of the Federal Reserve System



# Annual Company-Run Stress Test Report For SMBs, BHCs, and SLHCs with Total Consolidated Assets Greater Than \$10 Billion and Less Than \$50 Billion—FR Y-16

## Report at the close of business July 31 of each calendar year.

This report is required by law: Section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5365(i)(2)).

This report form is to be filed by SMBs, BHCs, and SLHCs that meet a threshold of greater than \$10 billion but less than \$50 billion in total consolidated assets, as defined by 12 C.F.R. part 252, subpart H. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Institutions are expected to complete income statement and balance sheet schedules *for each required scenario*—Baseline, Adverse, and Severely Adverse.

Please note that unlike Call Report and FR Y-9C reporting, all projected income statement figures should be reported on a quarterly basis (in the quarter), and not on a cumulative basis.

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

Person to whom inquiries regarding this report may be directed:

\_\_\_\_\_  
Name / Title (CSTX 8901)

\_\_\_\_\_  
Area Code / Phone Number (CSTX 8902)

\_\_\_\_\_  
Area Code / FAX Number (CSTX 9116)

\_\_\_\_\_  
E-mail Address (CSTX 4086)

# Summary Schedule

Institution Name: \_\_\_\_\_

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			
<b>Scenario Summaries</b>																	
<b>Baseline Scenario (CSPTP006)</b>																	
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												
<b>Adverse Scenario (CSPTP006)</b>																	
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												
<b>Severely Adverse Scenario (CSPTP006)</b>																	
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)

Institution Name: \_\_\_\_\_

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
<b>Income Statement Impacts</b>														
<b>Net Charge-Offs</b>														
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. <b>Total loan and lease net charge offs</b> (sum of items 1 through 13) ..	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income .....	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
16. Non-interest income .....	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
17. Non-interest expense .....	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093									
18. <b>Pre-provision net revenue</b> (sum of items 15 and 16, less item 17) ..				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. <b>Net Income</b> (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
<b>Memoranda</b>														
25. Total other-than-temporary impairment (OTTI) losses .....	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
<b>Itemize and describe amounts greater than 15 percent of non-interest income (item 16).</b>														
26. CST1N210				CSA1N210	CSP1N210									
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
<b>Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).</b>														
32. CST1N211				CSA1N211	CSP1N211									
33. CST2N211				CSA2N211	CSP2N211									
34. CST3N211				CSA3N211	CSP3N211									
35. CST4N211				CSA4N211	CSP4N211									
36. CST5N211				CSA5N211	CSP5N211									
37. CST6N211				CSA6N211	CSP6N211									
<b>Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).</b>														
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 Statement (CSPTP006)

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts</b>														
<b>Loans (excluding FDIC Loss Sharing Agreements)</b>														
1. First lien mortgages.....	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									
2. Closed-end junior liens .....	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	CSPTN214									
3. HELOCs .....	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
4. C & I Loans .....	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									
5. 1-4 family construction loans.....	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									
6. Other construction loans.....	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	CSPTN218									
7. Multifamily loans.....	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	CSPTN219									
8. Non-farm, non-residential owner occupied loans.....	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	CSPTN220									
9. Non-farm, non-residential other loans.....	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	CSPTN221									
10. Credit cards .....	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222									
11. Automobile loans .....	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN223									
12. Other consumer loans .....	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224	CSPTN224									
13. All other loans and leases .....	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
14. Loans covered by FDIC loss sharing agreements .....	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226	CSPTN226									
15. <b>Total loans and leases</b> (sum of items 1 through 14) .....	BHCK2122	RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses .....	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
<b>Securities</b>														
17. U.S. government obligations and obligations of GSEs .....	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S. ....	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
19. Non-agency MBS and ABS securities .....	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
20. All other HTM securities .....	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229	CSPTN229									
21. <b>Total securities (HTM)</b> (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 of U.S. ....	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
24. Non-agency MBS and ABS securities .....	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
25. All other AFS securities .....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232									
26. <b>Total securities (AFS)</b> (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 Statement (CSPTP006)—Continued

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts—Continued</b>														
31. <b>Total assets</b> (sum of items 15, 21, 26, 27 through 30, less item 16) . . . . .	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding . . . . .	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding . . . . .	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities . . . . .	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
35. All other liabilities . . . . .	See instructions	See instructions	See instructions	CSATN238		CSPTN238								
36. <b>Total liabilities</b> (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. <b>Total equity capital</b> (sum of items 37 through 38) . . . . .	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105								
<b>Capital</b>														
40. Unrealized gains (losses) on AFS securities . . . . .	BHCAP844	RCFAP844	RCOAP844	CSAT8434		CSPT8434								
41. Deferred tax asset . . . . .	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								
<b>Memoranda</b>														
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)

Institution Name: \_\_\_\_\_

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
<b>Income Statement Impacts</b>														
<b>Net Charge-Offs</b>														
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. <b>Total loan and lease net charge offs</b> (sum of items 1 through 13) ..	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income .....	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
16. Non-interest income .....	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
17. Non-interest expense .....	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093									
18. <b>Pre-provision net revenue</b> (sum of items 15 and 16, less item 17) ..				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. <b>Net Income</b> (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
<b>Memoranda</b>														
25. Total other-than-temporary impairment (OTTI) losses .....	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
<b>Itemize and describe amounts greater than 15 percent of non-interest income (item 16).</b>														
26. CST1N210				CSA1N210	CSP1N210									
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
<b>Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).</b>														
32. CST1N211				CSA1N211	CSP1N211									
33. CST2N211				CSA2N211	CSP2N211									
34. CST3N211				CSA3N211	CSP3N211									
35. CST4N211				CSA4N211	CSP4N211									
36. CST5N211				CSA5N211	CSP5N211									
37. CST6N211				CSA6N211	CSP6N211									
<b>Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).</b>														
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 Statement (CSPTP006)

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts</b>														
<b>Loans (excluding FDIC Loss Sharing Agreements)</b>														
1. First lien mortgages.....	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									
2. Closed-end junior liens .....	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	CSPTN214									
3. HELOCs .....	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
4. C & I Loans .....	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									
5. 1-4 family construction loans.....	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									
6. Other construction loans.....	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	CSPTN218									
7. Multifamily loans.....	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	CSPTN219									
8. Non-farm, non-residential owner occupied loans.....	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	CSPTN220									
9. Non-farm, non-residential other loans.....	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	CSPTN221									
10. Credit cards .....	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222									
11. Automobile loans .....	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN223									
12. Other consumer loans .....	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224	CSPTN224									
13. All other loans and leases .....	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
14. Loans covered by FDIC loss sharing agreements .....	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226	CSPTN226									
15. <b>Total loans and leases</b> (sum of items 1 through 14) .....	BHCK2122	RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses .....	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
<b>Securities</b>														
17. U.S. government obligations and obligations of GSEs .....	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S. ....	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
19. Non-agency MBS and ABS securities .....	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
20. All other HTM securities .....	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229	CSPTN229									
21. <b>Total securities (HTM)</b> (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 of U.S. ....	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
24. Non-agency MBS and ABS securities .....	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
25. All other AFS securities .....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232									
26. <b>Total securities (AFS)</b> (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 Statement (CSPTP006)—Continued

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts—Continued</b>														
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) . . .	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding . . . . .	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding . . . . .	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities . . . . .	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
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								
<b>Capital</b>														
40. Unrealized gains (losses) on AFS securities . . . . .	BHCAP844	RCFAP844	RCOAP844	CSAT8434		CSPT8434								
41. Deferred tax asset . . . . .	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								
<b>Memoranda</b>														
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)

Institution Name: \_\_\_\_\_

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
<b>Income Statement Impacts</b>														
<b>Net Charge-Offs</b>														
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. <b>Total loan and lease net charge offs</b> (sum of items 1 through 13) ..	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income .....	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
16. Non-interest income .....	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
17. Non-interest expense .....	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093									
18. <b>Pre-provision net revenue</b> (sum of items 15 and 16, less item 17) ..				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. <b>Net Income</b> (sum of items 18, 20, 21, and 22, less items 19 and 23) ..	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
<b>Memoranda</b>														
25. Total other-than-temporary impairment (OTTI) losses .....	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
<b>Itemize and describe amounts greater than 15 percent of non-interest income (item 16).</b>														
26. CST1N210				CSA1N210	CSP1N210									
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
<b>Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).</b>														
32. CST1N211				CSA1N211	CSP1N211									
33. CST2N211				CSA2N211	CSP2N211									
34. CST3N211				CSA3N211	CSP3N211									
35. CST4N211				CSA4N211	CSP4N211									
36. CST5N211				CSA5N211	CSP5N211									
37. CST6N211				CSA6N211	CSP6N211									
<b>Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).</b>														
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 Statement (CSPTP006)

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts</b>														
<b>Loans (excluding FDIC Loss Sharing Agreements)</b>														
1. First lien mortgages.....	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									
2. Closed-end junior liens .....	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	CSPTN214									
3. HELOCs .....	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
4. C & I Loans .....	BHCK1763 + BHCK1764 - BHCKK179	RCFD1763 + RCFD1764 - RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									
5. 1-4 family construction loans.....	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									
6. Other construction loans.....	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	CSPTN218									
7. Multifamily loans.....	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	CSPTN219									
8. Non-farm, non-residential owner occupied loans.....	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	CSPTN220									
9. Non-farm, non-residential other loans.....	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	CSPTN221									
10. Credit cards .....	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222									
11. Automobile loans .....	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN223									
12. Other consumer loans .....	BHCKB539 + BHCKK207 - BHCKK182	RCFDB539 + RCFDK207 - RCFDK182	RCONB539 + RCONK207 - RCONK182	CSATN224	CSPTN224									
13. All other loans and leases .....	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
14. Loans covered by FDIC loss sharing agreements .....	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCONK177 and sum of RCFDK178 to RCFDK183	Sum of RCONK169 to RCONK183, excluding RCONK178	CSATN226	CSPTN226									
15. <b>Total loans and leases</b> (sum of items 1 through 14) .....	BHCK2122	RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses .....	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
<b>Securities</b>														
17. U.S. government obligations and obligations of GSEs .....	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S. ....	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
19. Non-agency MBS and ABS securities .....	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
20. All other HTM securities .....	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCONG1737 + RCONG1742	CSATN229	CSPTN229									
21. <b>Total securities (HTM)</b> (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 of U.S. ....	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
24. Non-agency MBS and ABS securities .....	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
25. All other AFS securities .....	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232									
26. <b>Total securities (AFS)</b> (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 Statement (CSPTP006)—Continued

Institution Name: \_\_\_\_\_

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
<b>Balance Sheet Statement Impacts—Continued</b>														
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16) . . . . .	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170								
32. Retail funding . . . . .	See instructions	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	RCON2200 - RCONJ474 - RCONJ472 - RCON2343	CSATN236		CSPTN236								
33. Wholesale funding . . . . .	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCON2343 + RCONJ472 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCON2343 + RCONJ472 + RCONJ474	CSATN237		CSPTN237								
34. Trading liabilities . . . . .	BHCK3548	RCFD3548	RCON3548	CSAT3548		CSPT3548								
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								
<b>Capital</b>														
40. Unrealized gains (losses) on AFS securities . . . . .	BHCAP844	RCFAP844	RCOAP844	CSAT8434		CSPT8434								
41. Deferred tax asset . . . . .	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								
<b>Memoranda</b>														
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

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

If additional scenario variables are used, institutions are expected to submit this schedule through the Federal Reserve System's Reporting Central application.

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

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













