

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.

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)

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

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

Summary Schedule

		FFIEC 031	FFIEC 041	Actu	ual					Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Scenario Summaries							I							I	
Baseline Scenario (CSPTP006)															
1. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -												
2. Pre-provision net revenue	BHCK4093	RIAD4093	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,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -												
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
8. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
9. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793									
10. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206		CSPT7206									
11. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204		CSPT7204									
12. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205		CSPT7205									
Adverse Scenario (CSPTP006)															
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -												
14. Pre-provision net revenue	BHCK4093	RIAD4093	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,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -												
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
20. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
21. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793									
22. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206		CSPT7206									
23. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204		CSPT7204									
24. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205		CSPT7205									
Severely Adverse Scenario (CSPTP006)															
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
	BHCK4074 + BHCK4079 -	RIAD4074 + RIAD4079 -	RIAD4074 + RIAD4079 -												
26. Pre-provision net revenue	BHCK4093	RIAD4093	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,		(RIADB509 + RIADB510) -	(RIADB509 + RIADB510) -			00071407-									
conversion, acquisition, or retirement of capital	See instructions	(RIAD4470 + RIAD4460)	(RIAD4470 + RIAD4460)	CSATN260		CSPTN260									
32. Total equity capital.	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105									
33. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793									
34. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206		CSPT7206									
35. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204		CSPT7204									
36. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205		CSPT7205									

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

Baseline Scenario—Income Statement (CSPTP006)

Duby Amount in Thomands Ref Registeries Cal Registeries Ref Registeries Re			FFIEC 031	FFIEC 041	Act	ual				Projected (CSPTP009)				
Net Description Inclusion	Dollar Amounts in Thousands	FR Y-9C Report Item				As of 12/31	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
1. Find montgage. Bit DC224 - BLOC21 BUDC24 - RUDC21 BUDC24 - RUDC22 BUDC24 - RUDC24 BUDC24 - RUDC24 - RUDC24 BUDC34 - RUDC24 - RUDC24 BUDC34 - RUDC34 BUDC34 -	Income Statement Impacts						I		I			I			
2. Classes Bit Closs = Bit Close = Bit	Net Charge-Offs														
2. Closer-price BHCCG25 - BHCC210 RACC25 - RACC210 RACC25 - RACC210 CATHER I I 3. FLACE	1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193									
3. HC/C. BK2641 - BK2647 BK2647 - BK2648 BK2647 - BK2648 </td <td></td> <td>BHCKC235 - BHCKC218</td> <td>RIADC235 - RIADC218</td> <td>RIADC235 - RIADC218</td> <td>CSATN194</td> <td>CSPTN194</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194									
4. C A Loams. (BLCADD** FLICADED***********************************		BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195									
a. C. A. Lataren: Biol.Cold 1* an Dic.Cold 1* Biol.Cold 1* an Dic.Cold 1* Biol.Cold 1*		(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -												
6. One construction bane BHCR088 - BHCR088 BACC88 - RAUC288 CSATIV8 CSPT101 I I I I I 7. Mattering from consideriid over accepted bars. BHCR088 - BHCR088 RAUC88 - RAUC988 CSATIV80 CSPT100 I<	4. C & I Loans	· · · · · · · · · · · · · · · · · · ·		RIAD4638 - RIAD4608	CSATN196	CSPTN196									
0. Oper construction to non- BHC0283 - BHCC028 BHC0283 - BHC0283 BHC0283 - BHC0283 - BHC0283 BHC0283 - BHC0283 - BHC0283 BHC0283 - BHC028	5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197									
8. Non-fam. B-RCR298 B-RCR298 B-RCR298 B-RCR298 C-R C		BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198									
N. Norkan, non-seidential offer lands	7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199									
10. Credit carait BHC08514 - BHC0853 RNAD265 - RNAD2053 CAN NOZ2 CBY NOZ2 C <	8. Non-farm, non-residential owner occupied loans	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200									
10. Credit carait BHC08514 - BHC0853 RNAD265 - RNAD2053 CAN NOZ2 CBY NOZ2 C <	9. Non-farm, non-residential other loans	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201									
12. Other consumer loaris BHCR0200 RAADC200 RAADC200 RCANC20 CSTR0201 CSTR020		BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202									
13. Al dotal loans and lases and langes () See Instructions Se	11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203									
14. Total on and lease net charge offs (um 01 times 11 mongh1) IPRC44035 PRL04005 RL04007 RL04007 RL04070 CSP1070 I	12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204									
15. Not-Interest income BFCK4079 RIAD4074 RIAD4079 RIAD479	13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205									
10. Non-interest income HGK4070 RIAD4070 RIAD4070 CSPT4070 CSPT4070<	14. Total loan and lease net charge offs (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
17. Non-interiest expense	15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
17. Non-interiest expense	16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
18. Propriotion net revenue (um of lems 15 and 16, lems 8em 7) image 1 and lease lesses 3	17. Non-interest expense		RIAD4093	RIAD4093	CSAT4093	CSPT4093									
19. Provision for baar and lease losses BHCK220 RIAD4230 RIAD4230 CSPT4230 C	·				CSATN207	CSPTN207									
20. Realized gains (bases) on HTM securities	•	BHCK4230	RIAD4230	RIAD4230		CSPT4230									
21. Realized gains (losses) on AFS securities			RIAD3521	RIAD3521											
22.4 Uother gains (losses)		BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196									
23 max method mail mode RiAD4302 RiAD4302 RiAD4302 CS PT4302 C															
24. A let nome (sum of liems 18, 20, 21, and 22, less items 19 and 23, 0 RIAD430 RIAD430 CSAT430 CSAT420 CSAT430 CSAT440 CSAT440 CSAT440		BHCK4302	RIAD4302	RIAD4302		CSPT4302									
Memoral initial information intervent information intervent income (item 16). RIADJ319 RIADJ319 CSATJ319 CSATJ311 CSATJ311 CSATJ311		BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
Itemize and describe amounts greater than 15 percent of non-interest income (item 16). CSA (1210 CSA (1210)															
Itemize and describe amounts greater than 15 percent of non-interest income (item 16). CST N2210 CST N2211 CS	25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319	CSPTJ319									
26 CST1N210 CST1N210 CSP1N210 CSP1N210 CSP1N210 CSP1N210 CSP1N210 CSP2N210 CSP2N211 CSP2N		t income (item 16).	ł		-				I		11				
27.CST2N210CSA2N211CSA2N211 <td>· · · · · ·</td> <td>х <i>у</i></td> <td></td> <td></td> <td>CSA1N210</td> <td>CSP1N210</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	· · · · · ·	х <i>у</i>			CSA1N210	CSP1N210									
28.CST3N2/0CSA3N2/0CSP3N2/0CCC<						CSP2N210									
29. CST4N210 CSPAN210 CSPAN211 CSPA															
30. CST5N210 CSA5N210 CSP5N210 CSP5N210 CSP6N210 CSP2N211 CSP2															
31. CST6N210 CSP6N210 CSP6N210 I </td <td></td>															
Iterize and describe amounts greater than 15 percent of non-interest expense (item 17). Image: CS11V211 CS41V211 CS11V211 CS11V211<															
32. CST1N211 CSA1N211 CSP1N211 I		t expense (item 17).					I		I		II				
33.CST2N21CSA2N21CSP2N21CSP2N21CC <td></td> <td></td> <td></td> <td></td> <td>CSA1N211</td> <td>CSP1N211</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>					CSA1N211	CSP1N211									
34.CST3N211CSP3N211 <td></td>															
35.CST4N211CSAN211CSP4N211III <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>															
36. CST5N211 CSP5N211 CSP5N211 CSP5N211 CSP5N211 CSP5N211 CSP6N211 CSP6															
37. CST6N211 CSP6N211 CSP6N211 CSP6N211 Image: CSP6N211															
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22). Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22). 38. CST1N212 CSP1N212 CSP1N212 Image: CSP2N212 Image: CSP2N212 </td <td></td>															
38. CST1N212 CSP1N212 CSP1N212 Image: CSP1N212 Im		ns (losses) (item 22).				301 011211					<u> </u>				
39. CST2N212 CSP2N212 CSP2N212 Image: CSP2N212 Im					CSA1N212	CSP1N212									
40. CST3N212 CSP3N212 CSP3N212 Image: CSP3N212 Im															
41. CST4N212 CSA4N212 CSA4N212 CSP4N212															
10SA6N2121 $10SP6N2121$ $10SP6N2121$ $10SP6N2121$	41. CS140212 42. CST5N212				CSA4N212 CSA5N212	CSP4N212 CSP5N212									
42. CS15N212 CSA5N212 CSP5N212 CSP5N212 43. CST6N212 CSA6N212 CSP6N212 CSP6N212															

Baseline Scenario—Balance Sheet Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Actual						Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	As of 1	2/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts											1 . 40				
Loans (excluding FDIC Loss Sharing Agreements)															
1. First lien mortgages	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	C	SPTN213									
2. Closed-end junior liens	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	C	SPTN214									
3. HELOCs	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215		SPTN215									
	BHCK1763 + BHCK1764 -	RCFD1763 + RCFD1764 -			-										
4. C & I Loans	BHCKK179	RCFDK179	RCON1766 - RCONK179	CSATN216	C	SPTN216									
5. 1–4 family construction loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	C	SPTN217									
6. Other construction loans	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	C	SPTN218									
7. Multifamily loans	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	C	SPTN219									
8. Non-farm, non-residential owner occupied loans	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	C	SPTN220									
9. Non-farm, non-residential other loans	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	C	SPTN221									
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	C	SPTN222									
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	C	SPTN223									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -												
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	C	SPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225	C	SPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to												
	Sum of BHDMK169 to	RCONK177 and sum of	RCONK183, excluding	00.171/000		ODTUGGO									
14. Loans covered by FDIC loss sharing agreements	BHCKK183	RCFDK178 to RCFDK183	RCONK178	CSATN226		SPTN226									
15. Total loans and leases (sum of items 1 through 14)	BHCK2122	RCFD2122	RCON2122	CSAT2122		SPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	C	SPT3123									
		T	T	1 1						1	1 1				
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +												
	BHCK1294 + BHCKG300 +	RCFD1294 + RCFDG300 +	RCON1294 + RCONG300 +												
Securities	BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 +	RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 +	RCONG304 + RCONG312 + RCONG316 + RCONK142 +												
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDK150	RCONK150	CSATN227	C	SPTN227									
18. Securities issued by states and political subdivisions of U.S.	BHCK8496	RCFD8496	RCON8496	CSAT8496		SPT8496					1				
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +												
	BHCKK146 + BHCKK154 +	RCFDK146 + RCFDK154 +	RCONK146 + RCONK154 +												
19. Non-agency MBS and ABS securities	BHCKC026	RCFDC026	RCONC026	CSATN228	C	SPTN228									
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +												
	BHCKG344 + BHCK1737 +	RCFDG344 + RCFD1737 +	RCONG344 + RCONG1737												
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229		SPTN229					+ +				
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	C	SPT1754					+ +				
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +												
	BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 +	RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 +	RCON1298 + RCONG303 + RCONG307 + RCONG315 +												
	BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 +	RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 +	RCONG307 + RCONG315 + RCONG319 + RCONK145 +												
22. U.S. government obligations and obligations of GSEs	BHCKK153	RCFDK153	RCONK153	CSATN230	C	SPTN230									
23. Securities issued by states and political subdivisions of U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499		SPT8499									
, ,	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +												
	BHCKK149 + BHCKK157 +	RCFDK149 + RCFDK157 +	RCONK149 + RCONK157 +												
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	C	SPTN231									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +		T										
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +	OC ATNOCO											
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511	RCON1746 + RCONA511	CSATN232		SPTN232					┥──┤				
26. Total securities (AFS) (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773		SPT1773					┥──┤				
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545		SPT3545					+ +				
	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		SPT2143					+				
	BHCK2150	RCFD2150	RCON2150	CSAT2150 CSATN233		SPT2150 SPTN233					+				
30. All other assets	See instructions	See instructions	See instructions	COATN233		or 111233									

Baseline Scenario—Balance Sheet Statement (CSPTP006)—Continued

		FFIEC 031	FFIEC 041	Act	ual					Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts—Continued		·				I									
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									
	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		1			I	I						1			
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									
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)

		FFIEC 031	FFIEC 041	Actu	lal					Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts															1
Net Charge-Offs				-											
-	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193		CSPTN193	1								
0.0	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194		CSPTN194									
	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195		CSPTN195									
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -													
	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									
5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197		CSPTN197									
· · · · · · · · · · · · · · · · · · ·	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198		CSPTN198									
	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199		CSPTN199							-		
	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200		CSPTN200									
	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201		CSPTN201									
	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202		CSPTN202									
	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203		CSPTN203									
	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204		CSPTN204									
	See Instructions	See Instructions	See Instructions	CSATN205		CSPTN205									<u> </u>
	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									<u> </u>
- · · · · · · · · · · · · · · · · · · ·	BHCK4074	RIAD4074	RIAD4074	CSAT4074		CSPT4074									
	BHCK4079	RIAD4079	RIAD4079	CSAT4079		CSPT4079									
	BHCK4093	RIAD4093	RIAD4093	CSAT4093		CSPT4093									
18. Pre-provision net revenue (sum of items 15 and 16, less item 17)		1	1	CSATN207		CSPTN207									
	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									
	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									<u> </u>
	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda				1							1				-
	BHCKJ319	RIADJ319	RIADJ319	CSATJ319		CSPTJ319									
Itemize and describe amounts greater than 15 percent of non-interest i											II				-
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 e	expense (item 17).														
32. CST1N211				CSA1N211		CSP1N211									
33. CST2N211				CSA2N211		CSP2N211									<u> </u>
34. CST3N211				CSA3N211		CSP3N211									<u> </u>
35. CST4N211				CSA4N211		CSP4N211									<u> </u>
36. CST5N211				CSA5N211		CSP5N211									<u> </u>
37. CST6N211				CSA6N211		CSP6N211									<u> </u>
Itemize and describe amounts greater than 15 percent of all other gains	s (losses) (item 22).														-
38. CST1N212	· · · · · · · · · · · · · · · · · · ·			CSA1N212		CSP1N212									
39. CST2N212				CSA2N212		CSP2N212									<u> </u>
40. CST3N212				CSA3N212		CSP3N212									<u> </u>
41. CST4N212				CSA4N212 CSA4N212		CSP4N212									<u> </u>
															+
42. CST5N212				CSA5N212	1	CSP5N212	1	1				1	1		

Adverse Scenario—Balance Sheet Statement (CSPTP006)

		FFIEC 031	FFIEC 041	Act	tual				Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item	-	As of 12/31	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts						i di	1 62	1 040	1.0(1	1 0,0	1 0,0	1 327	1 00	1 020
Loans (excluding FDIC Loss Sharing Agreements)					· · · · ·									
1. First lien mortgages	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									
2. Closed-end junior liens	BHDM5368 - BHDMK174	RCON5368 - RCONK174		CSATN214	CSPTN214									
3. HELOCs	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
	BHCK1763 + BHCK1764 -	RCFD1763 + RCFD1764 -												
4. C & I Loans	BHCKK179	RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									
5. 1–4 family construction loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									
6. Other construction loans	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	CSPTN218									
7. Multifamily loans	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	CSPTN219									
8. Non-farm, non-residential owner occupied loans	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	CSPTN220									
9. Non-farm, non-residential other loans	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	CSPTN221									
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222									
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN223									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -											
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	CSPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to											(
14. Loans covered by FDIC loss sharing agreements	Sum of BHDMK169 to BHCKK183	RCONK177 and sum of RCFDK178 to RCFDK183	RCONK183, excluding RCONK178	CSATN226	CSPTN226									
15. Total loans and leases (sum of items 1 through 14)	BHCK2122	RCFDR17810 RCFDR183	RCONR178 RCON2122	CSATN226 CSAT2122	CSPTN226 CSPT2122									
	BHCK3123	RCFD2122 RCFD3123	RCON2122 RCON3123	CSAT2122 CSAT3123	CSPT2122 CSPT3123									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	C5A13123	65913123									
				1										
	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 +	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 +	RCON0211 + RCON1289 + RCON1294 + RCONG300 +											(
	BHCKG304 + BHCKG312 +	RCFDG304 + RCFDG312 +	RCONG304 + RCONG312 +											(
Securities	BHCKG316 + BHCKK142 +	RCFDG316 + RCFDK142 +	RCONG316 + RCONK142 +											
17. U.S. government obligations and obligations of GSEs	BHCKK150	RCFDK150	RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions of U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
	BHCKG308 + BHCKG320 +	RCFDG308 + RCFDG320 +	RCONG308 + RCONG320 +											
	BHCKK146 + BHCKK154 +	RCFDK146 + RCFDK154 +	RCONK146 + RCONK154 +		CODTNOCO									
19. Non-agency MBS and ABS securities	BHCKC026 BHCKG336 + BHCKG340 +	RCFDC026 RCFDG336 + RCFDG340 +	RCONC026 RCONG336 + RCONG340 +	CSATN228	CSPTN228									
	BHCKG344 + BHCK1737 +	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 +	RCONG336 + RCONG340 + RCONG344 + RCONG1737											
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229	CSPTN229									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +											
	BHCK1298 + BHCKG303 +	RCFD1298 + RCFDG303 +	RCON1298 + RCONG303 +											
	BHCKG307 + BHCKG315 +	RCFDG307 + RCFDG315 +	RCONG307 + RCONG315 +											
00 U.O. severe stabling the stars and a bling times of OOFs	BHCKG319 + BHCKK145 +	RCFDG319 + RCFDK145 +	RCONG319 + RCONK145 +	OC ATNO20	CODTNOCO									
22. U.S. government obligations and obligations of GSEs	BHCKK153 BHCK8499	RCFDK153 RCFD8499	RCONK153	CSATN230 CSAT8499	CSPTN230 CSPT8499									
23. Securities issued by states and political subdivisions of U.S			RCON8499	CSA16499	CSP16499									
	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 +	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 +	RCONG311 + RCONG323 + RCONK149 + RCONK157 +											
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	CSPTN231									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +											
	BHCKG347 + BHCK1741 +	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +											(I
25. All other AFS securities	BHCK1746 + BHCKA511	RCFD1746 + RCFDA511		CSATN232	CSPTN232									ļ!
26. Total securities (AFS) (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773									ļ!
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545									ļ!
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143									ļ!
	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

Adverse Scenario—Balance Sheet Statement (CSPTP006)—Continued

		FFIEC 031	FFIEC 041	Ac	tual					Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts—Continued					,										
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16)	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
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		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 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									
	BHCA5311, BHCW5311	RCFA5311, RCFW5311	RCOA5311, RCOW5311	CSAT5311		CSPT5311									
	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)

		FFIEC 031	FFIEC 041	Actu	al					Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		s 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									
	(BHCK4645 + BHCK4646) -	(RIAD4645 + RIAD4646) -													
4. C & I Loans	(BHCK4617 + BHCK4618)	(RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									l l
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)			1	CSATN207		CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									
24. Net Income (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda		I		1 1		II					1 1				
25. Total other-than-temporary impairment (OTTI) losses	BHCKJ319	RIADJ319	RIADJ319	CSATJ319		CSPTJ319									
Itemize and describe amounts greater than 15 percent of non-interest	income (item 16).					I I					J				
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 gai	ns (losses) (item 22).										· · ·	1			
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)

		FFIEC 031	FFIEC 041	Act	ual				Projected	(CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts		•	•	1						1				
Loans (excluding FDIC Loss Sharing Agreements)								-			······································			
1. First lien mortgages	BHDM5367 - BHDMK173	RCON5367 - RCONK173	RCON5367 - RCONK173	CSATN213	CSPTN213									
2. Closed-end junior liens	BHDM5368 - BHDMK174	RCON5368 - RCONK174	RCON5368 - RCONK174	CSATN214	CSPTN214									
3. HELOCs	BHDM1797 - BHDMK172	RCON1797 - RCONK172	RCON1797 - RCONK172	CSATN215	CSPTN215									
	BHCK1763 + BHCK1764 -	RCFD1763 + RCFD1764 -												
4. C & I Loans	BHCKK179	RCFDK179	RCON1766 - RCONK179	CSATN216	CSPTN216									
5. 1–4 family construction loans	BHCKF158 - BHDMK169	RCONF158 - RCONK169	RCONF158 - RCONK169	CSATN217	CSPTN217									
6. Other construction loans	BHCKF159 - BHDMK170	RCONF159 - RCONK170	RCONF159 - RCONK170	CSATN218	CSPTN218									
7. Multifamily loans	BHDM1460 - BHDMK175	RCON1460 - RCONK175	RCON1460 - RCONK175	CSATN219	CSPTN219									
8. Non-farm, non-residential owner occupied loans	BHCKF160 - BHDMK176	RCONF160 - RCONK176	RCONF160 - RCONK176	CSATN220	CSPTN220									
9. Non-farm, non-residential other loans	BHCKF161 - BHDMK177	RCONF161 - RCONK177	RCONF161 - RCONK177	CSATN221	CSPTN221									
10. Credit cards	BHCKB538 - BHCKK180	RCFDB538 - RCFDK180	RCONB538 - RCONK180	CSATN222	CSPTN222									
11. Automobile loans	BHCKK137 - BHCKK181	RCFDK137 - RCFDK181	RCONK137 - RCONK181	CSATN223	CSPTN223									
	BHCKB539 + BHCKK207 -	RCFDB539 + RCFDK207 -	RCONB539 + RCONK207 -											
12. Other consumer loans	BHCKK182	RCFDK182	RCONK182	CSATN224	CSPTN224									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN225	CSPTN225									
		Sum of RCONK169 to	Sum of RCONK169 to											
	Sum of BHDMK169 to	RCONK177 and sum of	RCONK183, excluding		000771/000									
14. Loans covered by FDIC loss sharing agreements	BHCKK183	RCFDK178 to RCFDK183	RCONK178	CSATN226	CSPTN226									
15. Total loans and leases (sum of items 1 through 14)	BHCK2122	RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
									1	, ,				
	BHCK0211 + BHCK1289 +	RCFD0211 + RCFD1289 +	RCON0211 + RCON1289 +											
	BHCK1294 + BHCKG300 +	RCFD1294 + RCFDG300 +	RCON1294 + RCONG300 +											
O	BHCKG304 + BHCKG312 +	RCFDG304 + RCFDG312 +	RCONG304 + RCONG312 +											
Securities	BHCKG316 + BHCKK142 +	RCFDG316 + RCFDK142 +	RCONG316 + RCONK142 +	00 4 71007	CODTNO07									
17. U.S. government obligations and obligations of GSEs	BHCKK150 BHCK8496	RCFDK150 RCFD8496	RCONK150 RCON8496	CSATN227 CSAT8496	CSPTN227 CSPT8496									
18. Securities issued by states and political subdivisions of U.S				CSA18496	CSP18496									
	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 +	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 +	RCONG308 + RCONG320 + RCONK146 + RCONK154 +											
19. Non-agency MBS and ABS securities	BHCKC026	RCFDC026	RCONC026	CSATN228	CSPTN228									
	BHCKG336 + BHCKG340 +	RCFDG336 + RCFDG340 +	RCONG336 + RCONG340 +		001111220									
	BHCKG344 + BHCK1737 +	RCFDG344 + RCFD1737 +	RCONG344 + RCONG1737											
20. All other HTM securities	BHCK1742	RCFD1742	+ RCONG1742	CSATN229	CSPTN229									
21. Total securities (HTM) (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
	BHCK1287 + BHCK1293 +	RCFD1287 + RCFD1293 +	RCON1287 + RCON1293 +											
	BHCK1298 + BHCKG303 +	RCFD1298 + RCFDG303 +	RCON1298 + RCONG303 +											
	BHCKG307 + BHCKG315 +	RCFDG307 + RCFDG315 +	RCONG307 + RCONG315 +											
	BHCKG319 + BHCKK145 +	RCFDG319 + RCFDK145 +	RCONG319 + RCONK145 +											
22. U.S. government obligations and obligations of GSEs	BHCKK153	RCFDK153	RCONK153	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions of U.S. $\ldots \ldots \ldots$	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
	BHCKG311 + BHCKG323 +	RCFDG311 + RCFDG323 +	RCONG311 + RCONG323 +											
	BHCKK149 + BHCKK157 +	RCFDK149 + RCFDK157 +	RCONK149 + RCONK157 +											
24. Non-agency MBS and ABS securities	BHCKC027	RCFDC027	RCONC027	CSATN231	CSPTN231									
	BHCKG339 + BHCKG343 +	RCFDG339 + RCFDG343 +	RCONG339 + RCONG343 +											
25 All other AES securities	BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG347 + RCFD1741 +	RCONG347 + RCON1741 +	CSATN232	CSPTN232									
25. All other AFS securities	BHCK1746 + BHCKA511 BHCK1773	RCFD1746 + RCFDA511	RCON1746 + RCONA511	CSATN232 CSAT1773	CSPTN232 CSPT1773									
26. Total securities (AFS) (sum of items 22 through 25)		RCFD1773	RCON1773							+				
27. Trading assets	BHCK3545 BHCK3163 + BHCK0426	RCFD3545 RCFD3163 + RCFD0426	RCON3545 RCON3163 + RCON0426	CSAT3545 CSAT2143	CSPT3545 CSPT2143									
28. Total intangible assets														
29. Other real estate owned		RCFD2150	RCON2150	CSAT2150	CSPT2150					+				
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

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

		FFIEC 031	FFIEC 041	Ac	tual					Projected (CSPTP009)				
Dollar Amounts in Thousands	FR Y-9C Report Item	Call Report Item	Call Report Item		As of 12/31		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Statement Impacts—Continued	·	·													
31. Total assets (sum of items 15, 21, 26, 27 through 30, less item 16)	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170									
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									
	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										I				ı	
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									
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									

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.

FRB RSSD ID: _____ Page 13 of 18

Institution Name:

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

Variable Name	
Variable Name (CSVIS019)	Variable Definition (CS01S064)
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FRB RSSD ID: _____ Page 14 of 18

Institution Name:

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

Variable Name (CSVIS019)	Variable Definition (CS01S064)
(CSVIS019)	(CS01S064)
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FR Y-16 FRB RSSD ID: _____ Page 15 of 18

Institution Name:

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

Variable Name (CSVIS019)	
(CSVIS019)	Variable Definition (CS01S064)
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FRB RSSD ID: _____ Page 16 of 18

Institution Name:

Baseline Scenario (CSVIP006)

Variable Name (CSVIS019)	Actual As of 12/31 (CSVIS291)	Projected (CSVIP009)								
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FRB RSSD ID: _____ Page 17 of 18

Institution Name:

Adverse Scenario (CSVIP006)

Variable Name (CSVIS019)	Actual As of 12/31 (CSVIS291)	Projected (CSVIP009)								
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Institution Name:

Severely Adverse Scenario (CSVIP006)

Variable Name (CSVIS019)	Actual As of 12/31 (CSVIS291)	Projected (CSVIP009)								
(CSVIS019)	(CSVIS291)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
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