Board of Governors of the Federal Reserve System   OMB Number 7100-0356
Federal Deposit Insurance Corporation   OMB Number 3064-0187
Office of the Comptroller of the Currency   OMB Number 1557-0311
Approval expires March 31, 2021
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Federal Financial Institutions Examination Council

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

Report as of the close of business December 31 of each calendar year.

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

This report form is to be filed by entities that meet a threshold of greater than $10 billion but less than $50 billion in total consolidated assets, as defined by 12 CFR 252, Subpart B (FRB): State Member Banks, Bank Holding Companies, and Savings and Loan Holding Companies; 12 CFR 325, Subpart C (FDIC): State Nonmember Banks and State Savings Associations; and 12 CFR 46 (OCC): National Banks and Federal Savings Associations.

Reporting entities are expected to complete Income Statement and Balance Sheet schedules *for each required scenario* — Baseline, Adverse, and Severely Adverse.

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

All reporting entities should submit their completed report via the Federal Reserve System's Reporting Central Application. https://www.frbservices.org/central-bank/reporting-central/index.html

Person to whom inquiries regarding this report may be directed:

_____
Name / Title (CSTX 8901)

_____
Area Code / Phone Number (CSTX 8902)

_____
Area Code / FAX Number (CSTX 9116)

_____
E-mail Address (CSTX 4086)

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

Summary Schedule

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31		Projected (CSPTP009)		PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Scenario Summaries																
Baseline Scenario (CSPTP006)																
1. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206										
2. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207										
3. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340										
4. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123										
5. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170										
6. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948										
7. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260										
8. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105										
9. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793										
10. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206		CSPT7206										
11. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204		CSPT7204										
12. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205		CSPT7205										
Adverse Scenario (CSPTP006)																
13. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206										
14. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207										
15. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340										
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123										
17. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170										
18. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948										
19. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260										
20. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105										
21. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793										
22. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFAP7206, RCFWP7206	RCOAP7206, RCOWP7206	CSAT7206		CSPT7206										
23. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204		CSPT7204										
24. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205		CSPT7205										
Severely Adverse Scenario (CSPTP006)																
25. Total loan and lease net charge-offs	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206										
26. Pre-provision net revenue	BHCK4074 + BHCK4079 - BHCK4093	RIAD4074 + RIAD4079 - RIAD4093	RIAD4074 + RIAD4079 - RIAD4093	CSATN207		CSPTN207										
27. Net Income	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340										
28. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123										
29. Total assets	BHCK2170	RCFD2170	RCON2170	CSAT2170		CSPT2170										
30. Total liabilities	BHCK2948	RCFD2948	RCON2948	CSAT2948		CSPT2948										
31. Dividends; share repurchases; and sale, conversion, acquisition, or retirement of capital	See instructions	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	(RIADB509 + RIADB510) - (RIAD4470 + RIAD4460)	CSATN260		CSPTN260										
32. Total equity capital	BHCKG105	RCFDG105	RCONG105	CSATG105		CSPTG105										
33. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793		CSPTP793										
34. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFAP7206, RCFWP7206	RCOAP7206, RCOWP7206	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.

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts														
Net Charge-Offs														
1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193									
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194									
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195									
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196									
5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197									
6. Other construction loans	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198									
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199									
8. Non-farm, non-residential owner occupied loans	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200									
9. Non-farm, non-residential other loans	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201									
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202									
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203									
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205									
14. **Total loan and lease net charge-offs** (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093									
18. **Pre-provision net revenue** (sum of items 15 and 16, less item 17)				CSATN207	CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230									
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302									
24. **Net Income** (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
Memoranda														
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATJ321	CSPTJ321									
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).														
26. CST1N210				CSA1N210	CSP1N210									
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).														
32. CST1N211				CSA1N211	CSP1N211									
33. CST2N211				CSA2N211	CSP2N211									
34. CST3N211				CSA3N211	CSP3N211									
35. CST4N211				CSA4N211	CSP4N211									
36. CST5N211				CSA5N211	CSP5N211									
37. CST6N211				CSA6N211	CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).														
38. CST1N212				CSA1N212	CSP1N212									
39. CST2N212				CSA2N212	CSP2N212									
40. CST3N212				CSA3N212	CSP3N212									
41. CST4N212				CSA4N212	CSP4N212									
42. CST5N212				CSA5N212	CSP5N212									
43. CST6N212				CSA6N212	CSP6N212									

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 12/31	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Schedule Impacts															
Loans															
1. First lien mortgages	BHDM5367	RCON5367	RCON5367	CSAT5367		CSPT5367									
2. Closed-end junior liens	BHDM5368	RCON5368	RCON5368	CSAT5368		CSPT5368									
3. HELOCs	BHDM1797	RCON1797	RCON1797	CSAT1797		CSPT1797									
4. C & I Loans	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSAT1766		CSPT1766									
5. 1–4 family construction loans	BHCKF158	RCONF158	RCONF158	CSATF158		CSPTF158									
6. Other construction loans	BHCKF159	RCONF159	RCONF159	CSATF159		CSPTF159									
7. Multifamily loans	BHDM1460	RCON1460	RCON1460	CSAT1460		CSPT1460									
8. Non-farm, non-residential owner occupied loans	BHCKF160	RCONF160	RCONF160	CSATF160		CSPTF160									
9. Non-farm, non-residential other loans	BHCKF161	RCONF161	RCONF161	CSATF161		CSPTF161									
10. Credit cards	BHCKB538	RCFDB538	RCONB538	CSATB538		CSPTB538									
11. Automobile loans	BHCKK137	RCFDK137	RCONK137	CSATK137		CSPTK137									
12. Other consumer loans	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATHT48		CSPTHT48									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATHT49		CSPTHT49									
14. Loans covered by FDIC loss-sharing agreements	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226		CSPTN226									
15. **Total loans and leases** (sum of items 1 through 13)	BHCK2122	RCFD2122	RCON2122	CSAT2122		CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
Securities															
17. U.S. government obligations and obligations of GSEs	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227		CSPTN227									
18. Securities issued by states and political subdivisions in the U.S.	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496									
19. Non-agency MBS and ABS securities	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228									
20. All other HTM securities	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742	CSATN229		CSPTN229									
21. **Total securities (HTM)** (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754									
22. U.S. government obligations and obligations of GSEs	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230		CSPTN230									
23. Securities issued by states and political subdivisions in the U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499									
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231									
25. All other AFS securities	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232									
26. **Total securities (AFS)** (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773									
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545									
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143									
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233									

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

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual	As of 12/31	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts															
Net Charge-Offs															
1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193		CSPTN193									
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194		CSPTN194									
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195		CSPTN195									
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196		CSPTN196									
5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197		CSPTN197									
6. Other construction loans	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198		CSPTN198									
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199		CSPTN199									
8. Non-farm, non-residential owner occupied loans	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200		CSPTN200									
9. Non-farm, non-residential other loans	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201		CSPTN201									
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202		CSPTN202									
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203		CSPTN203									
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204		CSPTN204									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205		CSPTN205									
14. **Total loan and lease net charge-offs** (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206		CSPTN206									
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074		CSPT4074									
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079		CSPT4079									
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093		CSPT4093									
18. **Pre-provision net revenue** (sum of items 15 and 16, less item 17)				CSATN207		CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230		CSPT4230									
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521		CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196		CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208		CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302		CSPT4302									
24. **Net Income** (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340		CSPT4340									
Memoranda															
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATJ321		CSPTJ321									
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).															
26. CST1N210				CSA1N210		CSP1N210									
27. CST2N210				CSA2N210		CSP2N210									
28. CST3N210				CSA3N210		CSP3N210									
29. CST4N210				CSA4N210		CSP4N210									
30. CST5N210				CSA5N210		CSP5N210									
31. CST6N210				CSA6N210		CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).															
32. CST1N211				CSA1N211		CSP1N211									
33. CST2N211				CSA2N211		CSP2N211									
34. CST3N211				CSA3N211		CSP3N211									
35. CST4N211				CSA4N211		CSP4N211									
36. CST5N211				CSA5N211		CSP5N211									
37. CST6N211				CSA6N211		CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).															
38. CST1N212				CSA1N212		CSP1N212									
39. CST2N212				CSA2N212		CSP2N212									
40. CST3N212				CSA3N212		CSP3N212									
41. CST4N212				CSA4N212		CSP4N212									
42. CST5N212				CSA5N212		CSP5N212									
43. CST6N212				CSA6N212		CSP6N212									

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31		Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Schedule Impacts															
Loans															
1. First lien mortgages	BHDM5367	RCON5367	RCON5367	CSAT5367		CSPT5367									
2. Closed-end junior liens	BHDM5368	RCON5368	RCON5368	CSAT5368		CSPT5368									
3. HELOCs	BHDM1797	RCON1797	RCON1797	CSAT1797		CSPT1797									
4. C & I Loans	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSAT1766		CSPT1766									
5. 1–4 family construction loans	BHCKF158	RCONF158	RCONF158	CSATF158		CSPTF158									
6. Other construction loans	BHCKF159	RCONF159	RCONF159	CSATF159		CSPTF159									
7. Multifamily loans	BHDM1460	RCON1460	RCON1460	CSAT1460		CSPT1460									
8. Non-farm, non-residential owner occupied loans	BHCKF160	RCONF160	RCONF160	CSATF160		CSPTF160									
9. Non-farm, non-residential other loans	BHCKF161	RCONF161	RCONF161	CSATF161		CSPTF161									
10. Credit cards	BHCKB538	RCFDB538	RCONB538	CSATB538		CSPTB538									
11. Automobile loans	BHCKK137	RCFDK137	RCONK137	CSATK137		CSPTK137									
12. Other consumer loans	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATHT48		CSPTHT48									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATHT49		CSPTHT49									
14. Loans covered by FDIC loss-sharing agreements	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226		CSPTN226									
15. **Total loans and leases** (sum of items 1 through 13)	BHCK2122	RCFD2122	RCON2122	CSAT2122		CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123		CSPT3123									
Securities															
17. U.S. government obligations and obligations of GSEs	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227		CSPTN227									
18. Securities issued by states and political subdivisions in the U.S.	BHCK8496	RCFD8496	RCON8496	CSAT8496		CSPT8496									
19. Non-agency MBS and ABS securities	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228		CSPTN228									
20. All other HTM securities	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742	CSATN229		CSPTN229									
21. **Total securities (HTM)** (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754		CSPT1754									
22. U.S. government obligations and obligations of GSEs	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230		CSPTN230									
23. Securities issued by states and political subdivisions in the U.S.	BHCK8499	RCFD8499	RCON8499	CSAT8499		CSPT8499									
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231		CSPTN231									
25. All other AFS securities	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232		CSPTN232									
26. **Total securities (AFS)** (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773		CSPT1773									
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545		CSPT3545									
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143		CSPT2143									
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150		CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233		CSPTN233									

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

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Income Statement Impacts														
Net Charge-Offs														
1. First lien mortgages	BHCKC234 - BHCKC217	RIADC234 - RIADC217	RIADC234 - RIADC217	CSATN193	CSPTN193									
2. Closed-end junior liens	BHCKC235 - BHCKC218	RIADC235 - RIADC218	RIADC235 - RIADC218	CSATN194	CSPTN194									
3. HELOCs	BHCK5411 - BHCK5412	RIAD5411 - RIAD5412	RIAD5411 - RIAD5412	CSATN195	CSPTN195									
4. C & I Loans	(BHCK4645 + BHCK4646) - (BHCK4617 + BHCK4618)	(RIAD4645 + RIAD4646) - (RIAD4617 + RIAD4618)	RIAD4638 - RIAD4608	CSATN196	CSPTN196									
5. 1–4 family construction loans	BHCKC891 - BHCKC892	RIADC891 - RIADC892	RIADC891 - RIADC892	CSATN197	CSPTN197									
6. Other construction loans	BHCKC893 - BHCKC894	RIADC893 - RIADC894	RIADC893 - RIADC894	CSATN198	CSPTN198									
7. Multifamily loans	BHCK3588 - BHCK3589	RIAD3588 - RIAD3589	RIAD3588 - RIAD3589	CSATN199	CSPTN199									
8. Non-farm, non-residential owner occupied loans	BHCKC895 - BHCKC896	RIADC895 - RIADC896	RIADC895 - RIADC896	CSATN200	CSPTN200									
9. Non-farm, non-residential other loans	BHCKC897 - BHCKC898	RIADC897 - RIADC898	RIADC897 - RIADC898	CSATN201	CSPTN201									
10. Credit cards	BHCKB514 - BHCKB515	RIADB514 - RIADB515	RIADB514 - RIADB515	CSATN202	CSPTN202									
11. Automobile loans	BHCKK129 - BHCKK133	RIADK129 - RIADK133	RIADK129 - RIADK133	CSATN203	CSPTN203									
12. Other consumer loans	BHCKK205 - BHCKK206	RIADK205 - RIADK206	RIADK205 - RIADK206	CSATN204	CSPTN204									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATN205	CSPTN205									
14. **Total loan and lease net charge-offs** (sum of items 1 through 13)	BHCK4635 - BHCK4605	RIAD4635 - RIAD4605	RIAD4635 - RIAD4605	CSATN206	CSPTN206									
15. Net interest income	BHCK4074	RIAD4074	RIAD4074	CSAT4074	CSPT4074									
16. Non-interest income	BHCK4079	RIAD4079	RIAD4079	CSAT4079	CSPT4079									
17. Non-interest expense	BHCK4093	RIAD4093	RIAD4093	CSAT4093	CSPT4093									
18. **Pre-provision net revenue** (sum of items 15 and 16, less item 17)				CSATN207	CSPTN207									
19. Provision for loan and lease losses	BHCK4230	RIAD4230	RIAD4230	CSAT4230	CSPT4230									
20. Realized gains (losses) on HTM securities	BHCK3521	RIAD3521	RIAD3521	CSAT3521	CSPT3521									
21. Realized gains (losses) on AFS securities	BHCK3196	RIAD3196	RIAD3196	CSAT3196	CSPT3196									
22. All other gains (losses)	See Instructions	See Instructions	See Instructions	CSATN208	CSPTN208									
23. Taxes	BHCK4302	RIAD4302	RIAD4302	CSAT4302	CSPT4302									
24. **Net Income** (sum of items 18, 20, 21, and 22, less items 19 and 23)	BHCK4340	RIAD4340	RIAD4340	CSAT4340	CSPT4340									
Memoranda														
25. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	BHCKJ321	RIADJ321	RIADJ321	CSATJ321	CSPTJ321									
Itemize and describe amounts greater than 15 percent of non-interest income (item 16).														
26. CST1N210				CSA1N210	CSP1N210									
27. CST2N210				CSA2N210	CSP2N210									
28. CST3N210				CSA3N210	CSP3N210									
29. CST4N210				CSA4N210	CSP4N210									
30. CST5N210				CSA5N210	CSP5N210									
31. CST6N210				CSA6N210	CSP6N210									
Itemize and describe amounts greater than 15 percent of non-interest expense (item 17).														
32. CST1N211				CSA1N211	CSP1N211									
33. CST2N211				CSA2N211	CSP2N211									
34. CST3N211				CSA3N211	CSP3N211									
35. CST4N211				CSA4N211	CSP4N211									
36. CST5N211				CSA5N211	CSP5N211									
37. CST6N211				CSA6N211	CSP6N211									
Itemize and describe amounts greater than 15 percent of all other gains (losses) (item 22).														
38. CST1N212				CSA1N212	CSP1N212									
39. CST2N212				CSA2N212	CSP2N212									
40. CST3N212				CSA3N212	CSP3N212									
41. CST4N212				CSA4N212	CSP4N212									
42. CST5N212				CSA5N212	CSP5N212									
43. CST6N212				CSA6N212	CSP6N212									

Dollar Amounts in Thousands	FFIEC 031 FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31	Projected (CSPTP009)	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Schedule Impacts														
Loans														
1. First lien mortgages	BHDM5367	RCON5367	RCON5367	CSAT5367	CSPT5367									
2. Closed-end junior liens	BHDM5368	RCON5368	RCON5368	CSAT5368	CSPT5368									
3. HELOCs	BHDM1797	RCON1797	RCON1797	CSAT1797	CSPT1797									
4. C & I Loans	BHCK1763 + BHCK1764	RCFD1763 + RCFD1764	RCON1766	CSAT1766	CSPT1766									
5. 1–4 family construction loans	BHCKF158	RCONF158	RCONF158	CSATF158	CSPTF158									
6. Other construction loans	BHCKF159	RCONF159	RCONF159	CSATF159	CSPTF159									
7. Multifamily loans	BHDM1460	RCON1460	RCON1460	CSAT1460	CSPT1460									
8. Non-farm, non-residential owner occupied loans	BHCKF160	RCONF160	RCONF160	CSATF160	CSPTF160									
9. Non-farm, non-residential other loans	BHCKF161	RCONF161	RCONF161	CSATF161	CSPTF161									
10. Credit cards	BHCKB538	RCFDB538	RCONB538	CSATB538	CSPTB538									
11. Automobile loans	BHCKK137	RCFDK137	RCONK137	CSATK137	CSPTK137									
12. Other consumer loans	BHCKB539 + BHCKK207	RCFDB539 + RCFDK207	RCONB539 + RCONK207	CSATHT48	CSPTHT48									
13. All other loans and leases	See Instructions	See Instructions	See Instructions	CSATHT49	CSPTHT49									
14. Loans covered by FDIC loss-sharing agreements	Sum of BHDMK169 to BHCKK183	Sum of RCONK169 to RCFDK183	Sum of RCONK169 to RCONK183	CSATN226	CSPTN226									
15. **Total loans and leases** (sum of items 1 through 13)	BHCK2122	RCFD2122	RCON2122	CSAT2122	CSPT2122									
16. Allowance for loan and lease losses	BHCK3123	RCFD3123	RCON3123	CSAT3123	CSPT3123									
Securities														
17. U.S. government obligations and obligations of GSEs	BHCK0211 + BHCK1289 + BHCK1294 + BHCKG300 + BHCKG304 + BHCKG312 + BHCKG316 + BHCKK142 + BHCKK150	RCFD0211 + RCFD1289 + RCFD1294 + RCFDG300 + RCFDG304 + RCFDG312 + RCFDG316 + RCFDK142 + RCFDK150	RCON0211 + RCON1289 + RCON1294 + RCONG300 + RCONG304 + RCONG312 + RCONG316 + RCONK142 + RCONK150	CSATN227	CSPTN227									
18. Securities issued by states and political subdivisions in the U.S	BHCK8496	RCFD8496	RCON8496	CSAT8496	CSPT8496									
19. Non-agency MBS and ABS securities	BHCKG308 + BHCKG320 + BHCKK146 + BHCKK154 + BHCKC026	RCFDG308 + RCFDG320 + RCFDK146 + RCFDK154 + RCFDC026	RCONG308 + RCONG320 + RCONK146 + RCONK154 + RCONC026	CSATN228	CSPTN228									
20. All other HTM securities	BHCKG336 + BHCKG340 + BHCKG344 + BHCK1737 + BHCK1742	RCFDG336 + RCFDG340 + RCFDG344 + RCFD1737 + RCFD1742	RCONG336 + RCONG340 + RCONG344 + RCON1737 + RCON1742	CSATN229	CSPTN229									
21. **Total securities (HTM)** (sum of items 17 through 20)	BHCK1754	RCFD1754	RCON1754	CSAT1754	CSPT1754									
22. U.S. government obligations and obligations of GSEs	BHCK1287 + BHCK1293 + BHCK1298 + BHCKG303 + BHCKG307 + BHCKG315 + BHCKG319 + BHCKK145 + BHCKK153	RCFD1287 + RCFD1293 + RCFD1298 + RCFDG303 + RCFDG307 + RCFDG315 + RCFDG319 + RCFDK145 + RCFDK153	RCON1287 + RCON1293 + RCON1298 + RCONG303 + RCONG307 + RCONG315 + RCONG319 + RCONK145 + RCONK153	CSATN230	CSPTN230									
23. Securities issued by states and political subdivisions in the U.S	BHCK8499	RCFD8499	RCON8499	CSAT8499	CSPT8499									
24. Non-agency MBS and ABS securities	BHCKG311 + BHCKG323 + BHCKK149 + BHCKK157 + BHCKC027	RCFDG311 + RCFDG323 + RCFDK149 + RCFDK157 + RCFDC027	RCONG311 + RCONG323 + RCONK149 + RCONK157 + RCONC027	CSATN231	CSPTN231									
25. All other AFS securities	BHCKG339 + BHCKG343 + BHCKG347 + BHCK1741 + BHCK1746 + BHCKA511	RCFDG339 + RCFDG343 + RCFDG347 + RCFD1741 + RCFD1746 + RCFDA511	RCONG339 + RCONG343 + RCONG347 + RCON1741 + RCON1746 + RCONA511	CSATN232	CSPTN232									
26. **Total securities (AFS)** (sum of items 22 through 25)	BHCK1773	RCFD1773	RCON1773	CSAT1773	CSPT1773									
27. Trading assets	BHCK3545	RCFD3545	RCON3545	CSAT3545	CSPT3545									
28. Total intangible assets	BHCK3163 + BHCK0426	RCFD3163 + RCFD0426	RCON3163 + RCON0426	CSAT2143	CSPT2143									
29. Other real estate owned	BHCK2150	RCFD2150	RCON2150	CSAT2150	CSPT2150									
30. All other assets	See instructions	See instructions	See instructions	CSATN233	CSPTN233									

Dollar Amounts in Thousands	FR Y-9C Report Item	FFIEC 031 Call Report Item	FFIEC 041 Call Report Item	Actual As of 12/31		Projected (CSPTP009)								
						PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9
Balance Sheet Schedule Impacts—Continued														
31. **Total assets** (sum of items 15, 21, 26, 27 through 30, less item 16)..	BHCK2170	RCFD2170	RCON2170	CSAT2170	CSPT2170									
32. Retail funding.........................	See instructions	RCON2200 - RCONJ474 - RCONHK05	RCON2200 - RCONJ474 - RCONHK05	CSATN236	CSPTN236									
33. Wholesale funding....................	See instructions	RCONB993 + RCFDB995 + RCFD3190 + RCONHK05 + RCONJ474 + RCFN2200	RCONB993 + RCONB995 + RCON3190 + RCONHK05 + RCONJ472 + RCONJ474	CSATN237	CSPTN237									
34. Trading liabilities....................	BHCK3548	RCFD3548	RCON3548	CSAT3548	CSPT3548									
35. All other liabilities	See instructions	See instructions	See instructions	CSATN238	CSPTN238									
36. **Total liabilities** (sum of items 32 through 35)	BHCK2948	RCFD2948	RCON2948	CSAT2948	CSPT2948									
37. Perpetual preferred stock and related surplus	BHCK3283	RCFD3838	RCON3838	CSATN239	CSPTN239									
38. Equity capital	BHCK3230 + BHCK3240 + BHCK3247 + BHCKB530 + BHCKA130 + BHCK3000	RCFD3230 + RCFD3839 + RCFD3632 + RCFDB530 + RCFDA130 + RCFD3000	RCON3230 + RCON3839 + RCON3632 + RCONB530 + RCONA130 + RCON3000	CSATN242	CSPTN242									
39. **Total equity capital** (sum of items 37 through 38)	BHCKG105	RCFDG105	RCONG105	CSATG105	CSPTG105									
Capital														
40. Unrealized gains (losses) on AFS securities	BHCAP844	RCFAP844	RCOAP844	CSAT8434	CSPT8434									
41. Deferred tax assets	BHCAP843	RCFAP843	RCOAP843	CSAT5610	CSPT5610									
42. Common equity tier 1 capital........	BHCAP859	RCFAP859	RCOAP859	CSATP859	CSPTP859									
43. Tier 1 capital.......................	BHCA8274	RCFA8274	RCOA8274	CSAT8274	CSPT8274									
44. Allowance includible in Tier 2 capital.............................	BHCA5310	RCFA5310	RCOA5310	CSAT5310	CSPT5310									
45. Tier 2 capital.......................	BHCA5311, BHCW5311	RCFA5311, RCFW5311	RCOA5311, RCOW5311	CSAT5311	CSPT5311									
46. Total capital	BHCA3792, BHCW3792	RCFA3792, RCFW3792	RCOA3792, RCOW3792	CSAT3792	CSPT3792									
47. Total holding company or bank equity capital	BHCK3210	RCFD3210	RCON3210	CSAT3210	CSPT3210									
48. Risk-weighted assets	BHCAA223, BHCWA223, BHCKG641	RCFAA223, RCFWA223, RCFDG641	RCOAA223, RCOWA223, RCONG641	CSATA223	CSPTA223									
49. Total assets for leverage purposes	BHCAA224	RCFAA224	RCOAA224	CSATN253	CSPTN253									
50. Common equity tier 1 risk-based capital ratio	BHCAP793, BHCWP793	RCFAP793, RCFWP793	RCOAP793, RCOWP793	CSATP793	CSPTP793									
51. Tier 1 risk-based capital ratio	BHCA7206, BHCW7206	RCFA7206, RCFW7206	RCOA7206, RCOW7206	CSAT7206	CSPT7206									
52. Tier 1 leverage ratio	BHCA7204	RCFA7204	RCOA7204	CSAT7204	CSPT7204									
53. Total risk-based capital ratio	BHCA7205, BHCW7205	RCFA7205, RCFW7205	RCOA7205, RCOW7205	CSAT7205	CSPT7205									
Memoranda														
54. Sale, conversion, acquisition, or retirement of capital stock	See instructions	RIADB509 + RIADB510	RIADB509 + RIADB510	CSATN258	CSPTN258									
55. Cash dividends declared on preferred stock	BHCK4598	RIAD4470	RIAD4470	CSATN259	CSPTN259									
56. Cash dividends declared on common stock........................	BHCK4460	RIAD4460	RIAD4460	CSAT4460	CSPT4460									

Scenario Variables Schedule

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

If additional scenario variables are used, reporting entities are expected to submit this schedule through the Federal Reserve's Reporting Central application.
https://www.frbservices.org/central-bank/reporting-central/index.html

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

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

Variable Name (CSVIS019)	Variable Definition (CS01S064)

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

Variable Name (CSVIS019)	Variable Definition (CS01S064)

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

Variable Name (CSVIS019)	Variable Definition (CS01S064)

Baseline Scenario (CSVIP006)

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

Scenario Variables Schedule—Continued

Adverse Scenario (CSVIP006)

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

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Severely Adverse Scenario (CSVIP006)

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