

## Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	7,315	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	21,352	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	9,976	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	100	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	11,695	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	RIAD4058	2,822	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	53,260	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	101	1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD4115	8,097	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	546	1.d.1.
2. Mortgage-backed securities.....	RIADB489	25,468	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	12,155	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	153	1.f.
g. Other interest income.....	RIAD4518	1,103	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	100,883	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	3,375	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	4,762	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	12,637	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	8,480	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Other interest expense.....	RIADGW44	2,840	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c).....	RIAD4073	32,094	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	68,789	3.
4. Provisions for credit losses <sup>3</sup> .....	RIADJJ33	2,974	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	2,057	5.b.
c. Not applicable			5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	1,199	5.d.1.
2. Income from insurance activities <sup>3</sup> .....	RIADHT74	9,613	5.d.2.

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans"
- Includes interest income on time certificates of deposit not held for trading.
- Institutions should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- Includes underwriting income from insurance and reinsurance activities.

Dollar amounts in thousands

e. Not applicable			5.e.
f. Net servicing fees.....	RIADB492	935	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	752	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets <sup>3</sup> .....	RIADB496	0	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	9,265	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	23,821	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	130	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	30,326	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	3,374	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	749	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	19,043	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	53,492	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIADHT69	36,274	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	36,274	8.c.
9. Applicable income taxes (on item 8.c).....	RIAD4302	6,889	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	29,385	10.
11. Discontinued operations, net of applicable income taxes <sup>*</sup> .....	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	29,385	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	158	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	29,227	14.
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	2,238	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	1,672	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	314	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans	RIAD4024	138	M.6.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....			
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	00000000	M.7.
8. Not applicable			M.8.

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.  
<sup>\*</sup>. Describe on Schedule RI-E - Explanations.  
<sup>\*</sup>. Describe on Schedule RI-E - Explanations.  
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
<sup>\*</sup>. Describe on Schedule RI-E - Explanations.  
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2024, Report of Condition.  
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2025, would report 20250301.

Dollar amounts in thousands

9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
12. Not applicable			M.12.
13. Not applicable			M.13.
14. Not applicable			M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	<b>1,124</b>	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	<b>141</b>	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	<b>56</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>737</b>	M.15.d.

## Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>231,407</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* .....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>231,407</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>29,227</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>1,018</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>7,211</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>16,853</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)* .....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>271,294</b>	12.

\*. Describe on Schedule RI-E - Explanations.

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale debt securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

\*. Describe on Schedule RI-E - Explanations.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 051)

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0		1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	184	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	0		1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0		1.d.
e. Secured by nonfarm nonresidential properties:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Not applicable						2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	2,619	RIAD4608	177		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	45	RIADB515	13		5.a.
b. Automobile loans.....	RIADK129	1,376	RIADK133	61		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	13	RIADK206	1		5.c.
6. Not applicable						6.
7. All other loans <sup>2</sup> .....	RIAD4644	343	RIAD4628	166		7.
8. Lease financing receivables.....	RIAD4266	201	RIAD4267	12		8.
9. Total (sum of items 1 through 8).....	RIAD4635	4,781	RIAD4605	430		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Not applicable						M.2.
Memorandum item 3 are to be completed by:						
* banks with \$300 million or more in total assets, and						
* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans						
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) <sup>2</sup> .....	RIAD4655	0	RIAD4665	0		M.3.

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	12,748	RIADJH88	16	RIADJH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	430	RIADJH89	0	RIADJH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	4,781	RIADJH92	0	RIADJH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets.....	RIAD5523	0	RIADJJ00	0	RIADJJ01	0	4.
5. Provisions for credit losses <sup>1</sup> .....	RIAD4230	3,002	RIADJH90	-3	RIADJH96	0	5.
6. Adjustments (see instructions for this schedule)*.....	RIADC233	0	RIADJH91	0	RIADJH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	11,399	RIADJH93	13	RIADJH99	0	7.

Dollar amounts in thousands				
1. Not applicable				M.1.
2. Not applicable				M.2.
3. Not applicable				M.3.
4. Not applicable				M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	RIADJJ02	0		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCONJJ03	0		M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	-25		M.7.

1. The sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.  
\*. Describe on Schedule RI-E - Explanations.

## Schedule RI-C - Disaggregated Data on the Allowances for Credit Losses(Form Type - 051)

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Dollar amounts in thousands		(Column A) Amortized Cost		(Column B) Allowance Balance	
1. Real estate loans:					1.
a. Construction loans.....	RCONJJ04	41,060	RCONJJ12	1,181	1.a.
b. Commercial real estate loans.....	RCONJJ05	369,757	RCONJJ13	2,244	1.b.
c. Residential real estate loans.....	RCONJJ06	117,175	RCONJJ14	1,209	1.c.
2. Commercial loans <sup>2</sup> .....	RCONJJ07	210,715	RCONJJ15	3,289	2.
3. Credit cards.....	RCONJJ08	3,969	RCONJJ16	4	3.
4. Other consumer loans.....	RCONJJ09	209,193	RCONJJ17	3,411	4.
5. Unallocated, if any.....			RCONJJ18	61	5.
6. Total (sum of items 1.a through 5) <sup>3</sup> .....	RCONJJ11	951,869	RCONJJ19	11,399	6.

Dollar amounts in thousands			
Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.			
7. Securities issued by states and political subdivisions in the U.S.....	RCONJJ20	13	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCONJJ21	0	8.
9. Asset-backed securities and structured financial products.....	RCONJJ23	0	9.
10. Other debt securities.....	RCONJJ24	0	10.
11. Total (sum of items 7 through 10) <sup>4</sup> .....	RCONJJ25	13	11.

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.  
3. Item 6, column B, must equal Schedule RC, item 4.c.  
4. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

## Schedule RI-E - Explanations (Form Type - 051)

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis, unless otherwise noted.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar amounts in thousands		
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:		1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0 1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	1,234 1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0 1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0 1.d.
e. Safe deposit box rent.....	RIADC015	0 1.e.
f. Bank card and credit card interchange fees.....	RIADF555	5,428 1.f.
g. Income and fees from wire transfers.....	RIADT047	0 1.g.
h. Disclose component and the dollar amount of that component:		1.h.
(TEXT4461) Card Income	RIAD4461	1,275 1.h.1.
i. Disclose component and the dollar amount of that component:		1.i.
(TEXT4462) Accounts not meeting threshold	RIAD4462	1,328 1.i.1.
j. Disclose component and the dollar amount of that component:		1.j.
(TEXT4463) NR	RIAD4463	0 1.j.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:		2.
a. Data processing expenses.....	RIADC017	6,672 2.a.
b. Advertising and marketing expenses.....	RIAD0497	0 2.b.
c. Directors' fees.....	RIAD4136	0 2.c.
d. Printing, stationery, and supplies.....	RIADC018	0 2.d.
e. Postage.....	RIAD8403	0 2.e.
f. Legal fees and expenses.....	RIAD4141	0 2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF 2.g.
h. Accounting and auditing expenses.....	RIADF556	0 2.h.
i. Consulting and advisory expenses.....	RIADF557	0 2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	2,398 2.j.
k. Telecommunications expenses.....	RIADF559	0 2.k.
l. Other real estate owned expenses.....	RIADY923	0 2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0 2.m.
n. Disclose component and the dollar amount of that component:		2.n.
(TEXT4464) B&O Taxes	RIAD4464	1,616 2.n.1.
o. Disclose component and the dollar amount of that component:		2.o.
(TEXT4467) Accounts not meeting threshold	RIAD4467	8,357 2.o.1.
p. Disclose component and the dollar amount of that component:		2.p.
(TEXT4468) NR	RIAD4468	0 2.p.1.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:		3.a.
(TEXTFT29) 0	RIADFT29	0 3.a.1.
3. Applicable income tax effect.....	RIADFT30	0 3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:		3.b.
(TEXTFT31) 0	RIADFT31	0 3.b.1.
3. Applicable income tax effect.....	RIADFT32	0 3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		4.
a. Disclose component and the dollar amount of that component:		4.a.

Dollar amounts in thousands

(TEXTB526) NR	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets <sup>1</sup> .....	RIADJJ27	0	6.a.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4521) NR	RIAD4521	0	6.b.1.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4522) NR	RIAD4522	0	6.c.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations (please type or print clearly; 750 character limit):.....	TEXT4769	NR	7.b.

1. Institutions should report initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets after the adoption of FASB ASC Topic 326.



## Schedule RC - Balance Sheet(Form Type - 051)

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON0081	31,096	1.a.
b. Interest-bearing balances <sup>2</sup>	RCON0071	216,434	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	RCONJJ34	123,412	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCON1773	862,103	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	3,389	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	1,135	4.a.
b. Loans and leases held for investment	RCONB528	951,869	4.b.
c. LESS: Allowance for credit losses on loans and leases	RCON3123	11,399	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	940,470	4.d.
5. Trading assets	RCON3545	0	5.
6. Premises and fixed assets (including right-of-use assets)	RCON2145	19,235	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	148	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures	RCON3656	0	9.
10. Intangible assets (from Schedule RC-M)	RCON2143	12,194	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	RCON2160	63,696	11.
12. Total assets (sum of items 1 through 11)	RCON2170	2,273,312	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	1,900,776	13.a.
1. Noninterest-bearing <sup>7</sup>	RCON6631	403,456	13.a.1.
2. Interest-bearing	RCON6636	1,497,320	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>8</sup>	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>9</sup>	RCONB995	0	14.b.
15. Trading liabilities	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)	RCON3190	83,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>10</sup>	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	17,066	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	2,000,842	21.
22. Not applicable			22.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.
- Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
- Includes all securities resale agreements, regardless of maturity.
- Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements, regardless of maturity.
- Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	0	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	6,248	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	323,652	26.a.
b. Accumulated other comprehensive income <sup>1</sup> .....	RCONB530	-41,823	26.b.
c. Other equity capital components <sup>2</sup> .....	RCONA130	-16,784	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	271,293	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	1,177	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	272,470	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	2,273,312	29.
<i>To be reported with the March Report of Condition.</i>			
<p>1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.</p> <p>1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.</p> <p>2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</p> <p>2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</p> <p>3 = This number is not to be used.</p> <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> <p>1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024.....</p> <p><i>To be reported with the March Report of Condition.</i></p>			
	RCON6724	NR	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	M.2.

1. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.

2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50	0	RCONHT51	0	RCONHT52	9,042	RCONHT53	9,166	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	45,664	RCON8497	45,065	RCON8498	290,797	RCON8499	262,718	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	20,967	RCONHT55	19,757	RCONHT56	86,539	RCONHT57	86,253	4.a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312	52,489	RCONG313	48,277	RCONG314	246,782	RCONG315	240,287	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316	0	RCONG317	0	RCONG318	4,236	RCONG319	4,427	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	108,558	RCONG323	106,819	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	4,305	RCONK143	4,161	RCONK144	0	RCONK145	0	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150	0	RCONK151	0	RCONK152	5,423	RCONK153	5,407	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	51,983	RCONK157	49,726	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	43,435	RCONC027	43,152	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	1,001	RCONHT61	996	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	53,922	RCON1741	53,152	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments <sup>2</sup> .....					RCONMG95	1,721			7.
8. Total (sum of items 1 through 7) <sup>3</sup> .....	RCON1754	123,425	RCON1771	117,260	RCON1772	903,439	RCON1773	862,103	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	<b>136,108</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCONA549	<b>63,952</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>28,479</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>21,423</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>55,686</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>238,244</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>11,369</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCONA555	<b>1,826</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>51</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>4,762</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>100,581</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCONA561	<b>174,140</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>285,016</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>25,093</b>	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>0</b>	M.4.a.
b. Fair value.....	RCON8783	<b>0</b>	M.4.b.
5. Not applicable			M.5.
6. Not applicable			M.6.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	RCONPU98	<b>0</b>	RCONPU99	<b>0</b>	RCONPV00	<b>1,001</b>
				RCONPV01	<b>996</b>	M.7.

- Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.
- The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-C Part I - Loans and Leases(Form Type - 051)

Do not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar amounts in thousands

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF158	10,900	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	30,160	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	4,140	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.	RCON1797	46,231	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	70,111	1.c.2.a.
b. Secured by junior liens.....	RCON5368	833	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	121,643	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	47,393	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	196,581	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	0	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	1,879	3.
4. Commercial and industrial loans.....	RCON1766	123,332	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	3,969	6.a.
b. Other revolving credit plans.....	RCONB539	3,225	6.b.
c. Automobile loans.....	RCONK137	200,085	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	5,883	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	83,550	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....	RCONJ454	0	9.a.
b. Other loans.....	RCONJ464	2,241	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	847	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	953,003	12.

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):

a. Construction, land development, and other land loans:

1. 1-4 family residential construction loans.....

RCONK158 0 M.1.a.1.

2. Other construction loans and all land development and other land loans.....

RCONK159 216 M.1.a.2.

b. Loans secured by 1-4 family residential properties.....

RCONF576 1,618 M.1.b.

c. Secured by multifamily (5 or more) residential properties.....

RCONK160 0 M.1.c.

d. Secured by nonfarm nonresidential properties:

1. Loans secured by owner-occupied nonfarm nonresidential properties.....

RCONK161 0 M.1.d.1.

2. Loans secured by other nonfarm nonresidential properties.....

RCONK162 8,579 M.1.d.2.

e. Commercial and industrial loans.....

RCONK256 740 M.1.e.

f. All other loans (include loans to individuals for household, family, and other personal expenditures).....

RCONK165 151 M.1.f.

1. Loans secured by farmland.....

RCONK166 96 M.1.f.1.

2. Not applicable

M.1.f.2.

3. Not applicable

M.1.f.3.

4. Loans to individuals for household, family, and other personal expenditures:

M.1.f.4.

a. Credit cards.....

RCONK098 0 M.1.f.4.a.

b. Automobile loans.....

RCONK203 5 M.1.f.4.b.

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....

RCONK204 50 M.1.f.4.c.

Memorandum item 1.f.(5) is to be completed by:

\* Banks with \$300 million or more in total assets

\* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans

5. Loans to finance agricultural production and other loans to farmers<sup>1</sup>.....

RCONK168 0 M.1.f.5.

g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....

RCONHK25 11,304 M.1.g.

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):

a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:<sup>1, 2</sup>

1. Three months or less.....

RCONA564 6,534 M.2.a.1.

2. Over three months through 12 months.....

RCONA565 22,499 M.2.a.2.

3. Over one year through three years.....

RCONA566 10,046 M.2.a.3.

4. Over three years through five years.....

RCONA567 10,808 M.2.a.4.

5. Over five years through 15 years.....

RCONA568 3,269 M.2.a.5.

6. Over 15 years.....

RCONA569 16,885 M.2.a.6.

b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:<sup>1, 3</sup>

1. Three months or less.....

RCONA570 79,520 M.2.b.1.

2. Over three months through 12 months.....

RCONA571 21,831 M.2.b.2.

3. Over one year through three years.....

RCONA572 172,841 M.2.b.3.

4. Over three years through five years.....

RCONA573 300,985 M.2.b.4.

5. Over five years through 15 years.....

RCONA574 302,131 M.2.b.5.

6. Over 15 years.....

RCONA575 1,272 M.2.b.6.

c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....

RCONA247 53,915 M.2.c.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).

1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured

Dollar amounts in thousands

3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 <sup>4</sup> .....	RCON2746	<b>2,854</b>	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....	RCON5370	<b>58,363</b>	M.4.
5. Not applicable			M.5.
6. Not applicable			M.6.
7. Not applicable			M.7.
<i>Memorandum item 8.a is to be completed semiannually in the June and December reports only.</i>			
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	<b>0</b>	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the previous December 31 report date that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12) as of the previous December 31 report date.</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>NR</b>	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	<b>NR</b>	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>0</b>	M.9.
10. Not applicable			M.10.

4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

11. Not applicable M.11.

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
Memorandum item 12 is to be completed semiannually in the June and December reports only.					
12. Loans (not considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year.....	RCONGW45	0	RCONGW46	0	RCONGW47 0 M.12.

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.				M.13.
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a).....	RCONG376	0		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).	RIADG377	0		M.13.b.
Memorandum item 14 is to be completed by all banks.				
14. Pledged loans and leases.....	RCONG378	390,389		M.14.
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages:				M.15.
Memorandum item 15 is to be completed for the December report only.				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	RCONPR04	0		M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	RCONPR05	0		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	RCONPR06	0		M.15.c.
Memorandum item 16 is to be completed by all banks in the June and December reports only.				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75	335		M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24	CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25	CONF		M.17.b.



## Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.).....

RCON6999	No	1.
		2.
RCON5562	NR	2.a.
RCON5563	NR	2.b.

### Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON5564	6	RCON5565	237
RCON5566	35	RCON5567	4,613
RCON5568	94	RCON5569	36,791
RCON5570	1236	RCON5571	43,533
RCON5572	504	RCON5573	46,354
RCON5574	110	RCON5575	20,355

### Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

RCON6860	No	5.
		6.
RCON5576	NR	6.a.
RCON5577	NR	6.b.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					7.
a. With original amounts of \$100,000 or less.....	RCON5578	3	RCON5579	159	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	5	RCON5581	422	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	2	RCON5583	495	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					8.
a. With original amounts of \$100,000 or less.....	RCON5584	5	RCON5585	116	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	2	RCON5587	68	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	4	RCON5589	945	8.c.

Schedule RC-E - Deposit Liabilities(Form Type - 051)

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:					
1. Individuals, partnerships, and corporations.....	RCONB549	688,969		RCONB550	1,162,651 1.
2. U.S. Government.....	RCON2202	0		RCON2520	0 2.
3. States and political subdivisions in the U.S.....	RCON2203	44,651		RCON2530	3,677 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	0		RCONB552	827 4.
5. Banks in foreign countries.....	RCON2213	0		RCON2236	0 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0		RCON2377	0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	733,620	RCON2210 400,272	RCON2385	1,167,155 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>28,404</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>0</b>	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>0</b>	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>0</b>	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>0</b>	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>48,313</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>11,689</b>	M.1.g.
<i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>0</b>	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>0</b>	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>11,689</b>	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>0</b>	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>11,689</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>211,177</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>376,122</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>183,167</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>170,040</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>226,649</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>12,075</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	<b>215,119</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>108,962</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>17,279</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>11,847</b>	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	<b>324,081</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	<b>164,021</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>57,781</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>3,586</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>1,261</b>	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>221,802</b>	M.4.b.

- The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
- Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

*Memorandum item 5 is to be completed semiannually in the June and December reports only.*

5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....

*Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2024, Report of Condition.*

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum s 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

RCONP752	<b>Yes</b>	M.5.
		M.6.
RCONP753	<b>112,765</b>	M.6.a.
RCONP754	<b>224,742</b>	M.6.b.
		M.7.
		M.7.a.
RCONP756	<b>143,041</b>	M.7.a.1.
RCONP757	<b>68,133</b>	M.7.a.2.
		M.7.b.
RCONP758	<b>323,151</b>	M.7.b.1.
RCONP759	<b>52,842</b>	M.7.b.2.

## Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCONB556	<b>8,868</b>	1.
2. Net deferred tax assets <sup>3</sup> .....	RCON2148	<b>13,137</b>	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets <sup>4</sup> .....	RCONHT80	<b>0</b>	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCON1752	<b>8,887</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	<b>27,343</b>	5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>	5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>0</b>	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2168	<b>5,461</b>	6.
a. Prepaid expenses.....	RCON2166	<b>2,748</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	6.c.
d. Not applicable			6.d.
e. Computer software.....	RCONFT33	<b>0</b>	6.e.
f. Accounts receivable.....	RCONFT34	<b>0</b>	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	<b>0</b>	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<b>Click here for value</b>	6.h.1.
2. Amount of component.....	RCON3549	<b>2,713</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<b>NR</b>	6.i.1.
2. Amount of component.....	RCON3550	<b>0</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	<b>NR</b>	6.j.1.
2. Amount of component.....	RCON3551	<b>0</b>	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>63,696</b>	7.

(TEXT3549) Accounts not meeting threshold

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on Income Taxes.
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup> .....	RCON3645	3,011	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	4,165	1.b.
2. Net deferred tax liabilities <sup>2</sup> .....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	360	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2938	9,530	4.
a. Accounts payable.....	RCON3066	0	4.a.
b. Deferred compensation liabilities.....	RCONC011	4,853	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e. Operating lease liabilities.....	RCONLB56	0	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	Click here for value	4.f.1.
2. Amount of component.....	RCON3552	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	Click here for value	4.g.1.
2. Amount of component.....	RCON3553	4,677	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	NR	4.h.1.
2. Amount of component.....	RCON3554	0	4.h.2.
5. Total.....	RCON2930	17,066	5.

(TEXT3552) Contingent liabilities

(TEXT3553) Accounts not meeting threshold

1. For savings banks, include "dividends" accrued and unpaid on deposits.  
2. See discussion of deferred income taxes in Glossary entry on Income Taxes.

## Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>227,303</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	<b>9,327</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	<b>563,863</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>2,3</sup> .....	RCONB560	<b>438,780</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>3,804</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>950,480</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>116,710</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>405,958</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>122,985</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>4,033</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>209,285</b>	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>1,097</b>	8.
9. Total assets <sup>4</sup> .....	RCON3368	<b>2,309,287</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>322,859</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>589,252</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>342,820</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>229,189</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>5</sup> .....	RCON3355	<b>83,304</b>	13.
<i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers <sup>2</sup> .....	RCON3386	<b>1,927</b>	M.1.

2. Quarterly averages for all debt securities should be based on amortized cost.

2. Quarterly averages for all debt securities should be based on amortized cost.

2,3. Quarterly averages for all debt securities should be based on amortized cost. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.



## Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	70,025	1.a.
b. Credit card lines.....	RCON3815	41,366	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	6,982	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	4,513	1.c.1.b.
2. NOT secured by real estate.....	RCON6550	577	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	54,550	1.e.1.
2. Loans to depository financial institutions.....	RCONPV10	0	1.e.2.
3. Loans to nondepository financial institutions.....	RCONPV11	0	1.e.3.
4. All other unused commitments.....	RCONJ459	52,097	1.e.4.
2. Financial standby letters of credit.....	RCON3819	0	2.
3. Performance standby letters of credit.....	RCON3821	1,403	3.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7.
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Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCNC3430	0	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCNC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCNC3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCNC3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCNC3557	0	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCNC5591	0	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCNC5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCNC5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCNC5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCNC5595	0	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCNC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCNC224	0	11.b.

## Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	3,120	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	2	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	2,382	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	4,792	2.a.1.
b. Goodwill.....	RCON3163	7,579	2.b.
c. All other identifiable intangible assets.....	RCONJF76	2,233	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	12,194	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	148	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	148	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>1</sup> .....	RCONJA29	0	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCONF055	83,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCON2651	83,000	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> ..	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	83,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8. Internet website addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

- Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCON4088	Yes 9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Not applicable			13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers: <sup>1</sup>			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	2478	16.a.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			16.b.
1. Estimated dollar value of international remittance transfers.....	RCONN524	13,847	16.b.1.

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

1. Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such trans

Dollar amounts in thousands

2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	0	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	0	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>2</sup>			17.
a. Number of PPP loans outstanding.....	RCONLG26	0	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	0	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0	17.e.

(TEXT4087) [www.cashmerevalleybank.com](http://www.cashmerevalleybank.com)

2. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)).

## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:						1.	
a. Construction, land development, and other land loans:						1.a.	
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:						1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.	
a. Secured by first liens.....	RCONC236	0	RCONC237	0	RCONC229	70	1.c.2a.
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:						1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	RCONF180	0	RCONF182	618	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable						3.	
4. Commercial and industrial loans.....	RCON1606	799	RCON1607	83	RCON1608	1,877	4.
5. Loans to individuals for household, family, and other personal expenditures:						5.	
a. Credit cards.....	RCONB575	10	RCONB576	5	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	3,970	RCONK214	0	RCONK215	1,788	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	40	RCONK217	0	RCONK218	29	5.c.
6. Not applicable						6.	
7. All other loans <sup>1</sup> .....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	16	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	4,819	RCON1407	104	RCON1403	4,382	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC.....			RCONK103	0	RCONK104	0	12.
Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.							
1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):						M.1.	
a. Construction, land development, and other land loans:						M.1.a.	
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF661	0	RCONF662	0	RCONF663	70	M.1.b.

1. Includes past due and nonaccrual "Loans to finance agricultural productions and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	370	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M1d2.
e. Commercial and industrial loans.....	RCONK257	95	RCONK258	83	RCONK259	146	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	0	RCONK127	0	RCONK128	111	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
1. Loans secured by farmland.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f1.
2. Not applicable							M1f2.
3. Not applicable							M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCONK274	0	RCONK275	0	RCONK276	0	M1f4a.
b. Automobile loans.....	RCONK277	0	RCONK278	0	RCONK279	111	M1f4b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	0	RCONK281	0	RCONK282	0	M1f4c.
Memorandum item 1.f.(5) is to be completed by: * Banks with \$300 million or more in total assets * Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans	RCONK138	0	RCONK139	0	RCONK140	0	M1f5.
5. Loans to finance agricultural production and other loans to farmers <sup>1</sup> .....							
g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) <sup>2</sup> .....	RCONHK26	95	RCONHK27	83	RCONHK28	697	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							M.3.
Memorandum item 4 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers, as defined for Schedule RC-C, Part I, item 3, exceeding five percent of total loans and leases held for investment and held for sale (Schedule RC-C, Part I, item 12).	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) <sup>1</sup> .....							

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.  
2. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.  
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		M.5.
	RCONC240	0	RCONC241	0	RCONC226	0	
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....							

Dollar amounts in thousands		M.6.
6. Not applicable		

Dollar amounts in thousands		M.7.
Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.	RCONC410	
7. Additions to nonaccrual assets during the previous six months.....		2,370
8. Nonaccrual assets sold during the previous six months.....	RCONC411	0

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		M.9.
	RCONPV23	0	RCONPV24	0	RCONPV25	0	
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7.....							



## Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9,10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	1,916,807	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	2,309,287	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	299,724	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCONK656	No	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	No	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	1,109,416	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	89830	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	778,987	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	1218	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	24,739	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	905	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.
1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	3,665	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	11	M.1.d.2.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.			
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	599,979	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	-10,536	1.
2. Retained earnings <sup>1</sup> .....	RCOAKW00	323,652	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-41,823	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	1,177	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	272,470	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	7,579	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	2,233	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	1,853	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	-32,973	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	-8,850	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP850	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP851	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	302,628	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12.....	RCOALB60	0	15.
16. Not applicable			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions <sup>1</sup> .....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	302,628	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	302,628	26.

Dollar amounts in thousands

27. Average total consolidated assets <sup>2</sup> .....	RCOAKW03	<b>2,309,287</b>	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	<b>11,665</b>	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	<b>0</b>	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	<b>2,297,622</b>	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	<b>13.1714%</b>	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	<b>1</b>	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.).....	RCOANC99	<b>NR</b>	31.b.

Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCOA2170	<b>2,273,312</b>			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....	RCOAKX77	<b>0</b>	RCOAKX78	<b>0%</b>	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAKX79	<b>118,719</b>			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAKX80	<b>0</b>			34.b.
c. Other off-balance sheet exposures.....	RCOAKX81	<b>1,403</b>			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	RCOAKX82	<b>120,122</b>	RCOAKX83	<b>5.2840%</b>	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	<b>111,391</b>	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	<b>0</b>	36.
37. Allocated transfer risk reserve.....	RCOA3128	<b>0</b>	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:			38.
a. Loans and leases held for investment.....	RCOAJJ30	<b>0</b>	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	<b>0</b>	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	<b>0</b>	38.c.

Dollar amounts in thousands

39. Tier 2 capital instruments plus related surplus.....	RCOAP866	<b>NR</b>	39.
40. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	<b>NR</b>	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	<b>NR</b>	41.
42. Adjusted allowances for credit losses (AACL) <sup>2</sup> .....	RCOA5310	<b>NR</b>	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	<b>NR</b>	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	<b>NR</b>	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	<b>NR</b>	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	<b>NR</b>	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	<b>NR</b>	48.

1. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.
1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	<b>NR</b>	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	<b>NR</b>	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	<b>NR</b>	51.

Dollar amounts in thousands

52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	<b>NR</b>	52.
53. Eligible retained income <sup>3</sup> .....	RCOAH313	<b>NR</b>	53.
54. Distributions and discretionary bonus payments during the quarter <sup>4</sup> .....	RCOAH314	<b>NR</b>	54.

2. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

2. Institutions that have have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

4. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

## Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051)

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
1. Cash and balances due from depository institutions.....	RCOND957 NR	RCONS396 NR	RCOND958 NR				RCOND959 NR	RCONS397 NR	RCOND960 NR	RCONS398 NR	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCOND961 NR	RCONS399 NR	RCOND962 NR	RCONHJ74 NR	RCONHJ75 NR		RCOND963 NR	RCOND964 NR	RCOND965 NR	RCONS400 NR	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 NR	RCONS402 NR	RCOND967 NR	RCONHJ76 NR	RCONHJ77 NR		RCOND968 NR	RCOND969 NR	RCOND970 NR	RCONS403 NR	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 NR		RCOND972 NR				RCOND973 NR	RCONS410 NR	RCOND974 NR	RCONS411 NR	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 NR	RCONH172 NR									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 NR	RCONS414 NR	RCONH173 NR				RCONS415 NR	RCONS416 NR	RCONS417 NR		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 NR	RCONS420 NR	RCONH174 NR				RCONH175 NR	RCONH176 NR	RCONH177 NR	RCONS421 NR	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCONS423 NR	RCONS424 NR	RCONS425 NR	RCONHJ78 NR	RCONHJ79 NR		RCONS426 NR	RCONS427 NR	RCONS428 NR	RCONS429 NR	4.c.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCONS405 NR		RCONS406 NR				RCONH271 NR	RCONH272 NR	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.

3. Institutions should report held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273 NR	RCONH274 NR	4.a.
b. High volatility commercial real estate exposures.....								RCONH275 NR	RCONH276 NR	4.b.

[illegible]



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCONH279 NR	RCONH280 NR	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCONH281 NR	RCONH282 NR	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 NR	RCONH284 NR	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> ....								RCONH285 NR	RCONH286 NR	5.c.
d. All other exposures.....								RCONH287 NR	RCONH288 NR	5.d.
6. LESS: Allowance for credit losses on loans and leases										6.
7. Trading assets.....		RCONH186 NR	RCONH290 NR	RCONH187 NR				RCONH291 NR	RCONH292 NR	7.
8. All other assets <sup>12</sup> .....	RCONH293 NR	RCONH188 NR	RCONS470 NR	RCONS471 NR				RCONH294 NR	RCONH295 NR	8.
a. Separate account bank-owned life insurance.....								RCONH296 NR	RCONH297 NR	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 NR	RCONH299 NR	8.b.

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
3. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
1. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Dollar amounts in thousands		(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount) 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:							9.
a. Held-to-maturity securities <sup>2</sup> .....		RCONS475 NR	RCONS476 NR	RCONS477 NR	RCONS478 NR	RCONS479 NR	9.a.
b. Available-for-sale securities.....		RCONS480 NR	RCONS481 NR	RCONS482 NR	RCONS483 NR	RCONS484 NR	9.b.
c. Trading assets.....		RCONS485 NR	RCONS486 NR	RCONS487 NR	RCONS488 NR	RCONS489 NR	9.c.
d. All other on-balance sheet securitization exposures.....		RCONS490 NR	RCONS491 NR	RCONS492 NR	RCONS493 NR	RCONS494 NR	9.d.
10. Off-balance sheet securitization exposures.....		RCONS495 NR	RCONS496 NR	RCONS497 NR	RCONS498 NR	RCONS499 NR	10.

2. Institutions should report held-to-maturity securities net of allowances for credit losses in item 9.a, column A. Institutions should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
11. Total balance sheet assets <sup>14</sup>	RCON2170 2,273,312	RCONS500 NR	RCOND987 NR	RCONHJ90 NR	RCONHJ91 NR		RCOND988 NR	RCOND989 NR	RCOND990 NR	RCONS503 NR	11.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
Dollar amounts in thousands									
11. Total balance sheet assets <sup>14</sup>	RCONS504 NR	RCONS505 NR	RCONS506 NR	RCONS507 NR			RCONS510 NR	RCONH300 NR	11.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
12. Financial standby letters of credit	RCOND991 NR	RCOND992 NR	RCOND993 NR	RCONHJ92 NR	RCONHJ93 NR		RCOND994 NR	RCOND995 NR	RCOND996 NR	RCONS511 NR	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 NR	RCOND998 NR	RCOND999 NR				RCONG603 NR	RCONG604 NR	RCONG605 NR	RCONS512 NR	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 NR	RCONG607 NR	RCONG608 NR	RCONHJ94 NR	RCONHJ95 NR		RCONG609 NR	RCONG610 NR	RCONG611 NR	RCONS513 NR	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612 NR	RCONG613 NR	RCONG614 NR				RCONG615 NR	RCONG616 NR	RCONG617 NR	RCONS514 NR	15.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
16. Repo-style transactions <sup>21</sup>	RCONS515 NR	RCONS516 NR	RCONS517 NR	RCONS518 NR	RCONS519 NR		RCONS520 NR	RCONS521 NR	RCONS522 NR	RCONS523 NR	16.
17. All other off-balance sheet liabilities	RCONG618 NR	RCONG619 NR	RCONG620 NR				RCONG621 NR	RCONG622 NR	RCONG623 NR	RCONS524 NR	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											18.
a. Original maturity of one year or less	RCONS525 NR	RCONS526 NR	RCONS527 NR	RCONHJ96 NR	RCONHJ97 NR		RCONS528 NR	RCONS529 NR	RCONS530 NR	RCONS531 NR	18.a.

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Dollar amounts in thousands		(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
b. Original maturity exceeding one year.....		RCONG624 NR	RCONG625 NR	RCONG626 NR	RCONHJ98 NR	RCONHJ99 NR		RCONG627 NR	RCONG628 NR	RCONG629 NR	RCONS539 NR	18.b.
19. Unconditionally cancelable commitments.....		RCONS540 NR	RCONS541 NR									19.
20. Over-the-counter derivatives.....			RCONS542 NR	RCONS543 NR	RCONHK00 NR	RCONHK01 NR	RCONS544 NR	RCONS545 NR	RCONS546 NR	RCONS547 NR	RCONS548 NR	20.
21. Centrally cleared derivatives.....			RCONS549 NR	RCONS550 NR	RCONS551 NR	RCONS552 NR		RCONS554 NR	RCONS555 NR	RCONS556 NR	RCONS557 NR	21.
22. Unsettled transactions (failed trades) <sup>4</sup> .....		RCONH191 NR		RCONH193 NR				RCONH194 NR	RCONH195 NR	RCONH196 NR	RCONH197 NR	22.

4. For item 22, the sum of columns C through Q must equal column A.

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCONH301 NR	RCONH302 NR	16.
17. All other off-balance sheet liabilities .....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): .....						18.
a. Original maturity of one year or less.....				RCONH303 NR	RCONH304 NR	18.a.
b. Original maturity exceeding one year.....				RCONH307 NR	RCONH308 NR	18.b.
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives.....				RCONH309 NR	RCONH310 NR	20.
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCONH198 NR	RCONH199 NR	RCONH200 NR			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONG630 NR	RCONS558 NR	RCONS559 NR	RCONS560 NR	RCONG631 NR	RCONG632 NR	RCONG633 NR	RCONS561 NR	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 NR	RCONS569 NR	RCONS570 NR	RCONS571 NR	RCONG635 NR	RCONG636 NR	RCONG637 NR	RCONS572 NR	25.

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONS562 NR	RCONS563 NR	RCONS564 NR	RCONS565 NR	RCONS566 NR	RCONS567 NR	RCONS568 NR	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS573 NR	RCONS574 NR	RCONS575 NR	RCONS576 NR	RCONS577 NR	RCONS578 NR	RCONS579 NR	25.

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....	RCONS580	NR	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	NR	27.
28. Risk-weighted assets before deductions for excess AACL and allocated risk transfer risk reserve <sup>2</sup> .....	RCONB704	NR	28.
29. LESS: Excess AACL <sup>1</sup> .....	RCONA222	NR	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	NR	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	NR	31.
Schedule RC-R, Part II, Memorandum items 1 through 3.g, are to be completed semiannually in the June and December reports only.			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	NR	M.1.

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCONS582	NR	RCONS583	NR	RCONS584	NR	M.2.a.
b. Foreign exchange rate and gold.....	RCONS585	NR	RCONS586	NR	RCONS587	NR	M.2.b.
c. Credit (investment grade reference asset).....	RCONS588	NR	RCONS589	NR	RCONS590	NR	M.2.c.
d. Credit (non-investment grade reference asset).....	RCONS591	NR	RCONS592	NR	RCONS593	NR	M.2.d.
e. Equity.....	RCONS594	NR	RCONS595	NR	RCONS596	NR	M.2.e.
f. Precious metals (except gold).....	RCONS597	NR	RCONS598	NR	RCONS599	NR	M.2.f.
g. Other.....	RCONS600	NR	RCONS601	NR	RCONS602	NR	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCONS603	NR	RCONS604	NR	RCONS605	NR	M.3.a.
b. Foreign exchange rate and gold.....	RCONS606	NR	RCONS607	NR	RCONS608	NR	M.3.b.
c. Credit (investment grade reference asset).....	RCONS609	NR	RCONS610	NR	RCONS611	NR	M.3.c.
d. Credit (non-investment grade reference asset).....	RCONS612	NR	RCONS613	NR	RCONS614	NR	M.3.d.
e. Equity.....	RCONS615	NR	RCONS616	NR	RCONS617	NR	M.3.e.
f. Precious metals (except gold).....	RCONS618	NR	RCONS619	NR	RCONS620	NR	M.3.f.
g. Other.....	RCONS621	NR	RCONS622	NR	RCONS623	NR	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets:			M.4.
a. Loans and leases held for investment.....	RCONJJ30	NR	M.4.a.
b. Held-to-maturity debt securities.....	RCONJJ31	NR	M.4.b.
c. Other financial assets measured at amortized cost.....	RCONJJ32	NR	M.4.c.

## Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	3.

- Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
- Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCONB868	NR	RCONB869	NR	RCONB870	NR	RCONB871	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCONB872	NR	RCONB873	NR	RCONB874	NR	RCONB875	NR	5.a.
b. Employee benefit - defined benefit.....	RCONB876	NR	RCONB877	NR	RCONB878	NR	RCONB879	NR	5.b.
c. Other employee benefit and retirement-related accounts.....	RCONB880	NR	RCONB881	NR	RCONB882	NR	RCONB883	NR	5.c.
6. Corporate trust and agency accounts.....	RCONB884	NR	RCONB885	NR	RCONC001	NR	RCONC002	NR	6.
7. Investment management and investment advisory agency accounts.....	RCONB886	NR	RCONJ253	NR	RCONB888	NR	RCONJ254	NR	7.
8. Foundation and endowment trust and agency accounts.....	RCONJ255	NR	RCONJ256	NR	RCONJ257	NR	RCONJ258	NR	8.
9. Other fiduciary accounts.....	RCONB890	NR	RCONB891	NR	RCONB892	NR	RCONB893	NR	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	NR	RCONB895	NR	RCONB896	NR	RCONB897	NR	10.
11. Custody and safekeeping accounts.....			RCONB898	NR			RCONB899	NR	11.
12. Not applicable									12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	NR	RCONJ260	NR	RCONJ261	NR	RCONJ262	NR	13.

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	NR	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906	NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479	NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	NR	18.
19. Other fiduciary accounts.....	RIADA480	NR	19.
20. Custody and safekeeping accounts.....	RIADB909	NR	20.
21. Other fiduciary and related services income.....	RIADB910	NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	0	22.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.



Dollar amounts in thousands		(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:					M.1.
a. Noninterest-bearing deposits.....	RCONJ263	NR	RCONJ264	NR	M.1.a.
b. Interest-bearing deposits.....	RCONJ266	NR	RCONJ267	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	NR	RCONJ270	NR	M.1.c.
d. State, county, and municipal obligations.....	RCONJ272	NR	RCONJ273	NR	M.1.d.
e. Money market mutual funds.....	RCONJ275	NR	RCONJ276	NR	M.1.e.
f. Equity mutual funds.....	RCONJ278	NR	RCONJ279	NR	M.1.f.
g. Other mutual funds.....	RCONJ281	NR	RCONJ282	NR	M.1.g.
h. Common trust funds and collective investment funds.....	RCONJ284	NR	RCONJ285	NR	M.1.h.
i. Other short-term obligations.....	RCONJ287	NR	RCONJ288	NR	M.1.i.
j. Other notes and bonds.....	RCONJ290	NR	RCONJ291	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCONJ293	NR	RCONJ294	NR	M.1.k.
l. Other common and preferred stocks.....	RCONJ296	NR	RCONJ297	NR	M.1.l.
m. Real estate mortgages.....	RCONJ299	NR	RCONJ300	NR	M.1.m.
n. Real estate.....	RCONJ302	NR	RCONJ303	NR	M.1.n.
o. Miscellaneous assets.....	RCONJ305	NR	RCONJ306	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308	NR	RCONJ309	NR	M.1.p.

Dollar amounts in thousands		(Column A) Managed Assets	(Column B) Number of Managed Accounts	
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:				M.2.
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	NR	RCONJ314	NR
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR		M.2.b.

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
<i>Memorandum items 3.a through 3.h are to be completed by institutions at which the total market value of the assets held in Collective Investment Funds (CIFs) and Common Trust Funds (CTFs) administered by the reporting institution (Memorandum item 3.h, column B) was \$1 billion or more as of the preceding December 31. Memorandum item 3.h only is to be completed by institutions at which the total market value of the assets held in CIFs and CTFs administered by the reporting institution (Memorandum item 3.h, column B) was less than \$1 billion as of the preceding December 31.</i>				M.3.
3. Collective investment funds and common trust funds:				
a. Domestic equity.....	RCONB931	NR	RCONB932	NR
b. International/Global equity.....	RCONB933	NR	RCONB934	NR
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR
d. Taxable bond.....	RCONB937	NR	RCONB938	NR
e. Municipal bond.....	RCONB939	NR	RCONB940	NR
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948	NR	RIADB949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4.b.
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	NR	RIADB960	NR	RIADB961	NR	M.4.e.

## Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands			
1. Does the institution have any derivative contracts?.....	RCONFT00	Yes	1.
a. Total gross notional amount of interest rate derivatives held for trading.....	RCONA126	0	1.a.
b. Total gross notional amount of all other derivatives held for trading.....	RCONFT01	0	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading.....	RCON8725	230,624	1.c.
d. Total gross notional amount of all other derivatives not held for trading.....	RCONFT02	0	1.d.
2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?.....	RCONFT03	Yes	2.
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	12,450	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading.....	RCONFT05	1,135	2.b.
3. Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCONFT06	No	3.
a. Aggregate amount of fair value option assets.....	RCONHK18	NR	3.a.
b. Aggregate amount of fair value option liabilities.....	RCONHK19	NR	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	RIADF551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	RIADF553	NR	3.d.
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCONFT07	No	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement.....	RCONFT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....	RCONFT09	Yes	5.
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution.....	RCONFT10	394,713	5.a.
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....	RCONFT11	Yes	6.
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	RCONFT12	394,713	6.a.
7. Does the institution have any consolidated variable interest entities?.....	RCONFT13	No	7.
a. Total assets of consolidated variable interest entities <sup>1</sup> .....	RCONFT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities.....	RCONFT15	NR	7.b.
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	RCONFT16	No	8.
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	RCONC391	NR	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	8.b.
c. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.....	RIADC390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	RIADC388	NR	8.d.

1. Institutions should report assets net of any applicable allowance for credit losses.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands		
1. Comments?.....	RCON6979	No 1.
2. Bank Management Statement (please type or print clearly; 750 character limit):.....	TEXT6980	NR 2.