

Federal Financial Institutions Examination Council

**Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only—FFIEC 041**

Report at the close of business June 30, 2022

(20220630)

(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purpose that are required to file the FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for state member banks, national banks, and savings associations.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

7-31-22

Date of Signature

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

Provident Trust Company

Legal Title of Bank (RSSD 9017)

Waukesha

City (RSSD 9130)

WI

53188

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI)(RCON 9224)

FDIC Certificate Number

57404

(RSSD 9050)

The estimated average burden associated with this information collection is 55.53 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only

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For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, DC 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter, and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

James Daley

 Name (TEXT C490)
 Compliance Officer

 Title (TEXT C491)
 jdaley@provtrust.com

 E-mail Address (TEXT C492)
 (262) 521-2337

 Area Code/Phone Number/Extension (TEXT C493)
 (262) 521-2301

 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Tammy Messmer

 Name (TEXT C495)
 Administrative Officer

 Title (TEXT C496)
 tmessmer@provtrust.com

 E-mail Address (TEXT 4086)
 (262) 521-2322

 Area Code/Phone Number/Extension (TEXT 8902)
 (262) 521-2301

 Area Code/FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Scott Harkness

 Name (TEXT FT42)
 sharkness@provtrust.com

 E-mail Address (TEXT FT44)

(262) 521-2300

 Area Code/Phone Number/Extension (TEXT FT43)
 (262) 521-2301

 Area Code/FAX Number (TEXT FT45)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

Tammy Messmer

 Name (TEXT C366)
 Administrative Officer

 Title (TEXT C367)
 tmessmer@provtrust.com

 E-mail Address (TEXT C368)
 (262) 521-2322

 Area Code/Phone Number/Extension (TEXT C369)
 (262) 521-2301

 Area Code/FAX Number (TEXT C370)

Secondary Contact

 Name (TEXT C371)

 Title (TEXT C372)

 E-mail Address (TEXT C373)

 Area Code/Phone Number/Extension (TEXT C374)

 Area Code/FAX Number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

Tammy Messmer

 Name (TEXT C437)
 Administrative Officer

 Title (TEXT C438)
 tmessmer@provtrust.com

 E-mail Address (TEXT C439)
 (262) 521-2322

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Secondary Contact

james Daley

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 Compliance Officer

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 jdaley@provtrust.com

 E-mail Address (TEXT C444)
 (262) 521-2337

 Area Code/Phone Number/Extension (TEXT C445)

Third Contact

 Name (TEXT C870)

 Title (TEXT C871)

 E-mail Address (TEXT C872)

 Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

 Name (TEXT C875)

 Title (TEXT C876)

 E-mail Address (TEXT C877)

 Area Code/Phone Number/Extension (TEXT C878)

**Consolidated Report of Income
for the period January 1, 2022 – June 30, 2022**

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	0	1.a.1.a
(b) All other loans secured by real estate	4436	0	1.a.1.b
(2) Commercial and industrial loans	4012	0	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	0	1.a.3.b
(4) Not applicable			
(5) All other loans(1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	0	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	0	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	0	1.d.1
(2) Mortgage-backed securities	B489	0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	17	1.d.3
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	0	1.f
g. Other interest income	4518	0	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	17	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a
(b) Time deposits of \$250,000 or less	HK03	0	2.a.2.b
(c) Time deposits of more than \$250,000	HK04	0	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b
c. Interest on trading liabilities and other borrowed money	4185	0	2.c
d. Interest on subordinated notes and debentures	4200	0	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	0	2.e
3. Net interest income (item 1.h minus 2.e)	4074	17	3
4. Provision for loan and lease losses(3)	JJ33	0	4

(1) 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."

(2) Includes interest income on time certificates of deposit not held for trading.

(3) Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Amount		
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	14,840	5.a	
b. Service charges on deposit accounts	4080	0	5.b	
c. Trading revenue	A220	0	5.c	
d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage	C886	0	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4	
(5) Income from other insurance activities	C387	0	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (2)	B496	0	5.k	
l. Other noninterest income*	B497	0	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)		4079	14,840	5.m
6. a. Realized gains (losses) on held-to-maturity securities		3521	0	6.a
b. Realized gains (losses) on available-for-sale debt securities		3196	0	6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	5,195	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	82	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.2	
d. Other noninterest expense*	4092	1,193	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	6,470	7.e
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)		HT69	8,387	8.a
b. Change in net unrealized holding gains(losses) on equity securities not held for trading(3)		HT70	-87	8.b
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)		4301	8,300	8.c
9. Applicable income taxes (on item 8.c)		4302	0	9
10. Income (loss) before discontinued operations (item 8.c minus item 9)		4300	8,300	10
11. Discontinued operations, net of applicable income taxes*		FT28	0	11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		G104	8,300	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)		G103	0	13
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	8,300	14

* Describe on Schedule RI-E—Explanations.

(1) 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.

(2) Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

(3) 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.

Schedule RI—Continued

Memoranda

	Year-to-date		
	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513	0	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) _____	8431	N/A	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) _____	4313	0	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)) _____	4507	17	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number	
	4150	13	M.5
<i>Memorandum item 6 is to be completed by: (1)</i>			
<ul style="list-style-type: none"> • 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. 			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) _____	4024	Amount	N/A
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)(2) _____	9106	Date	00000000
8. Not applicable			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.(1)</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		Amount	
a. Net gains (losses) on credit derivatives held for trading _____	C889	N/A	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	N/A	M.9.b
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets:(1)</i>			
10. Credit losses on derivatives (see instructions) _____	A251	N/A	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	RIAD	YES / NO	
	A530	YES	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) _____	F228	N/A	M.12

(1) 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, 2021, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.

Schedule RI—Continued

Memoranda — Continued

	Dollar Amounts in Thousands		Year-to-date	
	RIAD	Amount		
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	F551	N/A		M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	N/A		M.13.a.1
b. Net gains (losses) on liabilities	F553	N/A		M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	N/A		M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)(1)	J321	0		M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(2) 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):				
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	H032	N/A		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	H033	N/A		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	H034	N/A		M.15.c.
d. All other service charges on deposit accounts	H035	N/A		M.15.d.

(1) Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

(2) The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	12,710	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	-2,907	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	9,803	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	8,300	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	7,400	9
10. Other comprehensive income(1)	B511	-22	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)	3210	10,681	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.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses

Part I. Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs(1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.2
b. Secured by farmland	3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	0	5412	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	0	C217	0	1.c.2.a
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.2
2. and 3. Not applicable					
4. Commercial and industrial loans	4638	0	4608	0	4
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a
b. Automobile Loans	K129	0	K133	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	0	K206	0	5.c
6. Not applicable					
7. All other loans (2)	4644	0	4628	0	7
8. Lease financing receivables	4266	0	4267	0	8
9. Total (sum of items 1 through 8)	4635	0	4605	0	9

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

(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."

Schedule RI-B—Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs(1)		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
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	5409	0	5410	0	M.1
2. Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets:(2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652	N/A	4662	N/A	M.2.a
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4 above)	4646	N/A	4618	N/A	M.2.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above)	F185	N/A	F187	N/A	M.2.d
Memorandum item 3 is to be completed by:(2)					
• 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)	4655	N/A	4665	N/A	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.					
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)(3)	C388			N/A	M.4

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

(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, 2021, Report of Condition.

(3) Institutions that have adopted ASU-2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

