

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 December 31, 2023

(20231231)

(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).

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 purposes that are required to file the FFIEC 031.

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

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)

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.

Trust Point Inc.

Legal Title of Bank (RSSD 9017)

LA CROSSE

City (RSSD 9130)

WI

54602-0489

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

90417

(RSSD 9050)

The estimated average burden associated with this information collection is 54.60 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

Beth Hoven
 Name (TEXT C490)
 CFO
 Title (TEXT C491)
 bhoven@trustpointinc.com
 E-mail Address (TEXT C492)
 (608) 782-1148 Ext. 2219
 Area Code/Phone Number/Extension (TEXT C493)
 (608) 784-3880
 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Jennifer Haas
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 Corporate Accountant
 Title (TEXT C496)
 jhaas@trustpointinc.com
 E-mail Address (TEXT 4086)
 (608) 782-1148
 Area Code/Phone Number/Extension (TEXT 8902)
 (608) 784-3880
 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

Bill Bosch
 Name (TEXT FT42)
 bbosch@trustpointinc.com
 E-mail Address (TEXT FT44)

(608) 782-1148
 Area Code/Phone Number/Extension (TEXT FT43)
 (608) 784-3880
 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

Beth Hoven
 Name (TEXT C366)
 CFO
 Title (TEXT C367)
 bhoven@trustpointinc.com
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 (608) 782-1148 Ext. 2219
 Area Code/Phone Number/Extension (TEXT C369)
 (608) 784-3880
 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

BRENNA JOHNSON

 Name (TEXT C437)
 RELATIONSHIP MANAGER

 Title (TEXT C438)
 BJOHNSON@TRUSTPOINTINC.COM

 E-mail Address (TEXT C439)
 (715) 461-7018

 Area Code/Phone Number/Extension (TEXT C440)

Secondary Contact

BLAKE BARNES

 Name (TEXT C442)
 RELATIONSHIP MANAGER, JD, CPA

 Title (TEXT C443)
 BBARNES@TRUSTPOINTINC.COM

 E-mail Address (TEXT C444)
 (608) 782-1148

 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, 2023 – December 31, 2023

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	559			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	8			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	7			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	19			1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	593			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	593			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	28,632	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	17	5.k	
l. Other noninterest income*	B497	69	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)		4079	28,718	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	12,186	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,242	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	5,240	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	18,668	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	10,643	8.a
b. Change in net unrealized holding gains(losses) on equity securities not held for trading(3)		HT70	0	8.b
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)		4301	10,643	8.c
9. Applicable income taxes (on item 8.c)		4302	3,083	9
10. Income (loss) before discontinued operations (item 8.c minus item 9)		4300	7,560	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	7,560	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	7,560	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	
Dollar Amounts in Thousands			
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
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets(1)			
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	0	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number	
	4150	98	M.5
<i>Memorandum item 6 is to be completed by: (1)</i>			
• 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	N/A	M.6
Amount			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)(2) _____	RIAD	Date	
	9106	00000000	M.7
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	NO	M.11

12. Not applicable

(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, 2022, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.

Schedule RI—Continued**Memoranda — Continued**

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<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	N/A	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, 2022, 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, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	15,404	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	15,404	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	7,560	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	7,230	9
10. Other comprehensive income(1)	B511	0	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	15,734	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, 2022, 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).

Schedule RI-B-Continued

Part II. Changes in Allowances for Credit Losses(1)

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to- Maturity Debit Securities(2)		(Column C) Available-for- Sale Debit Securities(2)		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	0	JH88	0	JH94	0	1
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	0	JH89	0	JH95	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)	C079	0	JH92	0	JH98	0	3
4. LESS: Write-downs arising from transfers of financial assets(3)	5523	0	JJ00	0	JJ01	0	4
5. Provisions for credit losses(4, 5)	4230	0	JH90	0	JH96	0	5
6. Adjustments* (see instructions for this schedule)	C233	0	JH91	0	JH97	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)	3123	0	JH93	0	JH99	0	7

* Describe on Schedule RI-E—Explanations.

- (1) Institutions that have not adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- (2) Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- (3) Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- (4) Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
- (5) For institutions that have adopted ASU 2016-13, 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.

Dollar Amounts in Thousands	RIAD	Amount	
Memoranda			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above <i>Memorandum items 2 and 3 are 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.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges(1)	C390	N/A	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, column A, above)(2)	C781	N/A	M.4
5. Provisions for credit losses on other financial assets measured at amortized cost(not included in item 5, above)(3)	JJ02	0	M.5
6. Allowance for credit losses on other financial assets measured at amortized cost(not included in item 7, above)(3)	RCON JJ03	0	M.6
7. Provisions for credit losses on off-balance-sheet credit exposures(3)	RIAD MG93	0	M.7
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above)(3)	MG94	0	M.8

- (1) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance changes.
- (2) Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- (3) Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses(1)

Schedule RI-C. Part I, is to be completed by institutions with \$1 billion or more in total assets.(2)

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)			
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
Dollar Amounts in Thousands														
1. Real estate loans:														
a. Construction loans	M708	N/A	M709	N/A	M710	N/A	M711	N/A	M712	N/A	M713	N/A		1.a
b. Commercial real estate loans	M714	N/A	M715	N/A	M716	N/A	M717	N/A	M719	N/A	M720	N/A		1.b
c. Residential real estate loans	M721	N/A	M722	N/A	M723	N/A	M724	N/A	M725	N/A	M726	N/A		1.c
2. Commercial loans(3)	M727	N/A	M728	N/A	M729	N/A	M730	N/A	M731	N/A	M732	N/A		2
3. Credit cards	M733	N/A	M734	N/A	M735	N/A	M736	N/A	M737	N/A	M738	N/A		3
4. Other consumer loans	M739	N/A	M740	N/A	M741	N/A	M742	N/A	M743	N/A	M744	N/A		4
5. Unallocated, if any							M745	N/A						5
6. Total (sum of items 1.a through 5)(4)	M746	N/A	M747	N/A	M748	N/A	M749	N/A	M750	N/A	M751	N/A		6

(1) Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.

(2) The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

(3) 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.

(4) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I,

Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-C Continued**Part II. Disaggregated Data on the Allowances for Credit Losses(1)**

Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.(2)

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCON	Amount	RCON	Amount	
	Loans and Leases Held for Investment:				
1. Real estate loans:					
a. Construction loans	JJ04	N/A	JJ12	N/A	1.a
b. Commercial real estate loans	JJ05	N/A	JJ13	N/A	1.b
c. Residential real estate loans	JJ06	N/A	JJ14	N/A	1.c
2. Commercial loans(3)	JJ07	N/A	JJ15	N/A	2
3. Credit cards	JJ08	N/A	JJ16	N/A	3
4. Other consumer loans	JJ09	N/A	JJ17	N/A	4
5. Unallocated, if any			JJ18	N/A	5
6. Total (sum of items 1.a through 5)(4)	JJ11	N/A	JJ19	N/A	6

Dollar Amounts in Thousands	Allowance Balance		
	RCON	Amount	
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.	JJ20	N/A	7
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	N/A	8
9. Asset-backed securities and structured financial products	JJ23	N/A	9
10. Other debt securities	JJ24	N/A	10
11. Total (sum of items 7 through 10)(5)	JJ25	N/A	11

(1) Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.

(2) The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

(3) 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, Part II.

(4) Item 6, column B, must equal Schedule RC, item 4.c.

(5) Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
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:						
a.	Income and fees from the printing and sale of checks	C013	0			1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016	0			1.c
d.	Rent and other income from other real estate owned	4042	0			1.d
e.	Safe deposit box rent	C015	0			1.e
f.	Bank card and credit card interchange fees	F555	0			1.f
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts	T047	0			1.g
TEXT						
h.	4461 Gain on fully vested compensation plan	4461	65			1.h
i.	4462 Litigation proceeds	4462	4			1.i
j.	4463	4463	0			1.j
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:						
a.	Data processing expenses	C017	2,194			2.a
b.	Advertising and marketing expenses	0497	865			2.b
c.	Directors' fees	4136	138			2.c
d.	Printing, stationery, and supplies	C018	471			2.d
e.	Postage	8403	59			2.e
f.	Legal fees and expenses	4141	12			2.f
g.	FDIC deposit insurance assessments	4146	0			2.g
h.	Accounting and auditing expenses	F556	261			2.h
i.	Consulting and advisory expenses	F557	20			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558	0			2.j
k.	Telecommunications expenses	F559	119			2.k
l.	Other real estate owned expenses	Y923	0			2.l
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	Y924	424			2.m
TEXT						
n.	4464 Travel & Entertainment	4464	261			2.n
o.	4467 Dues & Publications	4467	66			2.o
p.	4468 Indemnification	4468	211			2.p
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
TEXT						
a.(1)	FT29	FT29	0			3.a.1
(2)	Applicable income tax effect	FT30	0			3.a.2
b.(1)	FT31	FT31	0			3.b.1
(2)	Applicable income tax effect	FT32	0			3.b.2

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2023

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.

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin(1)				0081	200	1.a
b. Interest-bearing balances(2)				0071	9,075	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)(3)				JJ34	446	2.a
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	0	2.b
c. Equity securities with readily determinable fair values not held for trading(4)				JA22	0	2.c
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	0	3.a
b. Securities purchased under agreements to resell(5, 6)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a
b. Loans and leases held for investment		B528	0			4.b
c. LESS: Allowance for loan and lease losses		3123	0			4.c
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)(7)				B529	0	4.d
5. Trading assets (from Schedule RC-D)				3545	0	5
6. Premises and fixed assets (including capitalized leases)				2145	4,357	6
7. Other real estate owned (from Schedule RC-M)				2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies				2130	0	8
9. Direct and indirect investments in real estate ventures				3656	0	9
10. Intangible assets (from Schedule RC-M)				2143	0	10
11. Other assets (from Schedule RC-F)(6)				2160	5,968	11
12. Total assets (sum of items 1 through 11)				2170	20,046	12

(1) Includes cash items in process of collection and unposted debits.

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

(3) Institutions that have adopted ASU 2016-13 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.

(4) 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.

(5) Includes all securities resale agreements, regardless of maturity.

(6) Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

(7) Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

Schedule RC - Continued

Dollar Amounts in Thousands

		RCON	Amount	
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		2200	0	13.a
(1) Noninterest-bearing(8)		6631	0	13.a.1
(2) Interest-bearing		6636	0	13.a.2
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased(9)		B993	0	14.a
b. Securities sold under agreements to repurchase(10)		B995	0	14.b
15. Trading liabilities (from Schedule RC-D)		3548	0	15
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)		3190	0	16
17. and 18. Not applicable				
19. Subordinated notes and debentures(11)		3200	0	19

(8) Includes noninterest-bearing demand, time, and savings deposits.

(9) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(10) Includes all securities repurchase agreements, regardless of maturity.

(11) Includes limited-life preferred stock and related surplus.

Schedule RC - Continued

Dollar Amounts in Thousands		RCON	Amount	
Liabilities—continued				
20. Other liabilities (from Schedule RC-G)		2930	4,312	20
21. Total liabilities (sum of items 13 through 20)		2948	4,312	21
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	87	24
25. Surplus (exclude all surplus related to preferred stock)		3839	1,700	25
26. a. Retained earnings		3632	13,947	26.a
b. Accumulated other comprehensive income(1)		B530	0	26.b
c. Other equity capital components (2)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	15,734	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	0	27.b
28. Total equity capital (sum of items 27.a and 27.b)		G105	15,734	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	20,046	29

Memoranda**To be reported with the March Report of Condition.**

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 2022 _____

RCON	Number
6724	N/A

M.1

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

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

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)

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)

3 = This number is not to be used

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)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date (report the date in MMDD format) _____

RCON	MMDD
8678	N/A

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-A—Cash and Balances Due from Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.(1)

Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits			0020	N/A	1.a
b. Currency and coin			0080	N/A	1.b
2. Balances due from depository institutions in the U.S.			0082	N/A	2
3. Balances due from banks in foreign countries and foreign central banks			0070	N/A	3
4. Balances due from Federal Reserve Banks			0090	N/A	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)			0010	N/A	5

(1) The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211	195	0213	195	1286	0	1287	0	1
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)(1)	HT50	0	HT51	0	HT52	0	HT53	0	2
3. Securities issued by states and political subdivisions in the U.S.	8496	251	8497	250	8498	0	8499	0	3

(1) 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 Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	0	G303	0	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	0	G307	0	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G312	0	G313	0	G314	0	G315	0	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

(1) 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).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	0	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products	HT58	0	HT59	0	HT60	0	HT61	0	5.b
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a
b. Other Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Unallocated portfolio layer fair value hedge basis adjustments(2)					MG95	N/A			7
8. Total (sum of items 1 through 7)(3)	1754	446	1771	445	1772	0	1773	0	8

(1) 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).

(2) This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.

(3) For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued**Memoranda**

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities(1)	0416	0	M.1
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
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:(2,3)			
(1) Three months or less	A549	0	M.2.a.1
(2) Over three months through 12 months	A550	251	M.2.a.2
(3) Over one year through three years	A551	195	M.2.a.3
(4) Over three years through five years	A552	0	M.2.a.4
(5) Over five years through 15 years	A553	0	M.2.a.5
(6) Over 15 years	A554	0	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:(2,4)			
(1) Three months or less	A555	0	M.2.b.1
(2) Over three months through 12 months	A556	0	M.2.b.2
(3) Over one year through three years	A557	0	M.2.b.3
(4) Over three years through five years	A558	0	M.2.b.4
(5) Over five years through 15 years	A559	0	M.2.b.5
(6) Over 15 years	A560	0	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:(5)			
(1) Three years or less	A561	0	M.2.c.1
(2) Over three years	A562	0	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)	A248	0	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)	1778	0	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):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

(1) 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.

(2) Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

(3) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(4) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) 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-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.(1)</i>									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, items 5.b):									
a. Trust preferred securities issued by financial institutions	G348	N/A	G349	N/A	G350	N/A	G351	N/A	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	N/A	G353	N/A	G354	N/A	G355	N/A	M.6.b
c. Corporate and similar loans	G356	N/A	G357	N/A	G358	N/A	G359	N/A	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	N/A	G361	N/A	G362	N/A	G363	N/A	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	N/A	G365	N/A	G366	N/A	G367	N/A	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	N/A	G369	N/A	G370	N/A	G371	N/A	M.6.f
g. Other collateral or reference assets	G372	N/A	G373	N/A	G374	N/A	G375	N/A	M.6.g

(1) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.(1) 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

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(2)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	0	1.a.1
(2) Other construction loans and all land development and other land loans			F159	0	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	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			1797	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	0	1.c.2.a
(b) Secured by junior liens			5368	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	0	1.e.2
2. Loans to depository institutions and acceptances of other banks			1288	0	2
a. To commercial banks in the U.S.	B531	N/A			2.a
b. To other depository institutions in the U.S.	B534	N/A			2.b
c. To banks in foreign countries:	B535	N/A			2.c
3. Loans to finance agricultural production and other loans to farmers			1590	0	3
4. Commercial and industrial loans			1766	0	4
a. To U.S. addressees (domicile)	1763	N/A			4.a
b. To non-U.S. addressees (domicile)	1764	N/A			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			B538	0	6.a
b. Other revolving credit plans			B539	0	6.b
c. Automobile Loans			K137	0	6.c
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)			K207	0	6.d
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8

(1) Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

(2) The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454	0	9.a
b. Other loans			J464	0	9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	N/A			9.b.1
(2) All other loans (exclude consumer loans)	J451	N/A			9.b.2
10. Lease financing receivables (net of unearned income)			2165	0	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	N/A			10.a
b. All other leases	F163	N/A			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	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)			2122	0	12

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings 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	K158	0	M.1.a.1
(2) Other construction loans and all land development and other land loans	K159	0	M.1.a.2
b. Loans secured by 1-4 family residential properties	F576	0	M.1.b
c. Secured by multifamily (5 or more) residential properties	K160	0	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.2
e. Commercial and Industrial loans:	K256	0	M.1.e
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(1) To U.S. addressees (domicile)	K163	N/A	M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	N/A	M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	0	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland	K166	0	M.1.f.(1)
(2) and (3) Not applicable			

(1) The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands

	RCON	Amount	RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit Cards	K098	0			M.1.f.4(a)
(b) Automobile Loans	K203	0			M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0			M.1.f.4(c)
<i>Memorandum item 1.f.(5) is to be completed by(1):</i>					
- 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 included in Schedule RC-C, Part I, Memorandum item 1.f, above	K168	N/A			M.1.f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f)			HK25	0	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), column B) with a remaining maturity or next repricing date of:(2,3)					
(1) Three months or less			A564	0	M.2.a.1
(2) Over three months through 12 months			A565	0	M.2.a.2
(3) Over one year through three years			A566	0	M.2.a.3
(4) Over three years through five years			A567	0	M.2.a.4
(5) Over five years through 15 years			A568	0	M.2.a.5
(6) Over 15 years			A569	0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, 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), column B, above) with a remaining maturity or next repricing date of:(2,4)					
(1) Three months or less			A570	0	M.2.b.1
(2) Over three months through 12 months			A571	0	M.2.b.2
(3) Over one year through three years			A572	0	M.2.b.3
(4) Over three years through five years			A573	0	M.2.b.4
(5) Over five years through 15 years			A574	0	M.2.b.5
(6) Over 15 years			A575	0	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)			A247	0	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, 2022, Report of Condition.

(2) Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(3) 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), column B.

(4) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 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, column B, minus 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), column B.

