## September 30, 2025

# CALL REPORT FORM 051

## Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than $5 Billion

For national and state nonmember banks all questions pertaining to the enclosed forms and their completion should be directed to the FDIC Call Reports Analysis Section, telephone toll-free (800) 688-3342

Federal Deposit Insurance Corporation
Call Reports Analysis Section
550 17th Street, NW
Washington, DC 20429

For state member banks, all questions pertaining to the enclosed forms and their completion should be directed to your Federal Reserve District Bank.

**Federal Deposit Insurance Corporation**
**Office of the Comptroller of the Currency**
**Board of Governors of the Federal Reserve System**

## Federal Financial Institutions Examination Council

# Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than $5 Billion—FFIEC 051

**Report at the close of business September 30, 2025** (20250930)
(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 association).

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 assets less than $5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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, national banks, and savings associations

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

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

**Submission of Reports**

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

(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.

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.

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.

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.

FIDUCIARY PARTNERS TRUST COMPANY
Legal Title of Bank (RSSD 9017)

APPLETON
City (RSSD 9130)

WI — 54914
State Abbrev. (RSSD 9200) — ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI.)(RCON9224)

FDIC Certificate Number 17287
(RSSD 9050)

The estimated average burden associated with this information collection is 34.99 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 and Total Assets Less than $5 Billion

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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, D.C. 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 Report 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 | Other Person to Whom Questions about the Reports Should be Directed |
|---|---|
| RYAN VALENTINE | JANICE BREITBACH |
| Name (TEXTC490) | Name (TEXTC495) |
| PRESIDENT | BUSINESS MANAGER |
| Title (TEXTC491) | Title (TEXTC496) |
| RVALENTINE@FIDUCIARYPARNTERS.COM | JBREITBACH@FIDUCIARYPARTNERS.COM |
| E-mail Address (TEXTC492) | E-mail Address (TEXT4086) |
| 920-380-9960 | 920-380-9960 |
| Area Code / Phone Number / Extension (TEXTC493) | Area Code / Phone Number / Extension (TEXT8902) |
| 920-380-9969 | 920-380-9969 |
| Area Code / FAX Number (TEXTC494) | Area Code / FAX Number (TEXT9116) |

## 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**

| | |
|---|---|
| Name (TEXT FT42) | Area Code / Phone Number / Extension (TEXT FT43) |
| E-mail Address (TEXT FT44) | 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.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

| Primary Contact | Secondary Contact |
|---|---|
| RYAN VALENTINE | J. ROBERT ELLIS |
| Name (TEXT C366) | Name (TEXT C371) |
| PRESIDENT | SR. VICE PRESIDENT |
| Title (TEXT C367) | Title (TEXT C372) |
| RVALENTINE@FIDUCIARYPARTNERS.COM | RELLIS@FIDUCIARYPARTNERS.COM |
| E-mail Address (TEXT C368) | E-mail Address (TEXT C373) |
| 920-380-9960 | 920-380-9960 |
| Area Code / Phone Number / Extension (TEXT C369) | Area Code / Phone Number / Extension (TEXT C374) |
| 920-380-9969 | 920-380-9969 |
| Area Code / Fax Number (TEXT C370) | 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 addresss 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.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

**Primary Contact**

RYAN VALENTINE
Name (TEXT C437)

PRESIDENT
Title (TEXT C438)

RVALENTINE@FIDUCIARYPARTNERS.COM
E-Mail Address (TEXT C439)

920-380-9960
Area Code / Phone Number / Extension (TEXT C440)

**Secondary Contact**

JANICE BREITBACH
Name (TEXT C442)

BUSINESS MANAGER
Title (TEXT C443)

JBREITBACH@FIDUCIARYPARTNERS.COM
E-Mail Address (TEXT C444)

920-380-9960
Area Code / Phone Number / Extension (TEXT C445)

**Third Contact**

J. ROBERT ELLIS
Name (TEXT C870)

SR. VICE PRESIDENT
Title (TEXT C871)

RELLIS@FIDUCIARYPARTNERS.COM
E-mail Address (TEXT C872)

920-380-9960
Area Code / Phone Number / Extension (TEXT C873)

**Fourth Contact**

AMBER BAUMGARTNER
Name (TEXT C875)

VICE PRESIDENT
Title (TEXT C876)

AMBER.BAUMGARTNER@FIDUCIARYPARTNERS.COM
E-mail Address (TEXT C877)

920-380-9960
Area Code / Phone Number / Extension (TEXT C878)

# Consolidated Report of Income
# for the period January 1, 2025 — September 30, 2025

## 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 | RIAD4435 | 0 | 1.a.(1)(a) |
| (b) All other loans secured by real estate | RIAD4436 | 0 | 1.a.(1)(b) |
| (2) Commercial and industrial loans | RIAD4012 | 0 | 1.a.(2) |
| (3) Loans to individuals for household, family, and other personal expenditures: | | | |
| (a) Credit cards | RIADB485 | 0 | 1.a.(3)(a) |
| (b) Other (includes revolving credit plans other than credit cards, automobile loans and other consumer loans) | RIADB486 | 0 | 1.a.(3)(b) |
| (4) Not applicable | | | |
| (5) All other loans (1) | RIAD4058 | 0 | 1.a.(5) |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | RIAD4010 | 0 | 1.a.(6) |
| b. Income from lease financing receivables | RIAD4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions (2) | RIAD4115 | 172 | 1.c. |
| d. Interest and dividend income on securities: | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | RIADB488 | 10 | 1.d.(1) |
| (2) Mortgage-backed securities | RIADB489 | 0 | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) | RIAD4060 | 3 | 1.d.(3) |
| e. Not applicable | | | |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | RIAD4020 | 0 | 1.f. |
| g. Other interest income | RIAD4518 | 0 | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | RIAD4107 | 185 | 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) | RIAD4508 | 0 | 2.a.(1) |
| (2) Nontransaction accounts: | | | |
| (a) Savings deposits (includes MMDAs) | RIAD0093 | 0 | 2.a.(2)(a) |
| (b) Time deposits of $250,000 or less | RIADHK03 | 0 | 2.a.(2)(b) |
| (c) Time deposits of more than $250,000 | RIADHK04 | 0 | 2.a.(2)(c) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | RIAD4180 | 0 | 2.b. |
| c. Other interest expense | RIADGW44 | 0 | 2.c. |
| d. Not applicable | | | |
| e. Total interest expense (sum of items 2.a through 2.c) | RIAD4073 | 0 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e) | RIAD4074 | 185 | 3. |
| 4. Provisions for Credit Losses (3) | RIADJJ32 | 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 should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures

# Schedule RI—Continued

| Dollar Amounts in Thousands | | | Year-to-date RIAD | Year-to-date Amount | |
|---|---|---|---|---|---|
| 5. Noninterest income: | | | | | |
| a. Income from fiduciary activities (1) | | | RIAD4070 | 7,184 | 5.a. |
| b. Service charges on deposit accounts | | | RIAD4080 | 0 | 5.b. |
| c. Not applicable | | | | | |
| d. Income from securities-related and insurance activities: | | | | | |
| (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities | | | RIADHT73 | 0 | 5.d.(1) |
| (2) Income from insurance activities (2) | | | RIADHT74 | 0 | 5.d.(2) |
| e. Not applicable | | | | | |
| f. Net servicing fees | | | RIADB492 | 0 | 5.f. |
| g. and h. Not applicable | | | | | |
| i. Net gains (losses) on sales of loans and leases | | | RIAD5416 | 0 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned | | | RIAD5415 | 0 | 5.j. |
| k. Net gains (losses) on sales of other assets (3) | | | RIADB496 | 0 | 5.k. |
| l. Other noninterest income* | | | RIADB497 | 0 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l) | RIAD4079 | 7,184 | | | 5.m. |
| 6. a. Realized gains (losses) on held-to-maturity securities | RIAD3521 | 0 | | | 6.a. |
| b. Realized gains (losses) on available-for-sale debt securities | RIAD3196 | 0 | | | 6.b. |
| 7. Noninterest expense: | | | | | |
| a. Salaries and employee benefits | | | RIAD4135 | 3,236 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | | | RIAD4217 | 372 | 7.b. |
| c.(1) Goodwill impairment losses | | | RIADC216 | 0 | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets | | | RIADC232 | 0 | 7.c.(2) |
| d. Other noninterest expense* | | | RIAD4092 | 1,045 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d) | RIAD4093 | 4,653 | | | 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) | RIADHT69 | 2,716 | | | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4) | RIADHT70 | 0 | | | 8.b. |
| c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b) | RIAD4301 | 2,716 | | | 8.c. |
| 9. Applicable income taxes (on item 8.c.) | RIAD4302 | 6 | | | 9. |
| 10. Income (loss) before discontinued operations (item 8.c. minus item 9) | RIAD4300 | 2,710 | | | 10. |
| 11. Discontinued operations, net of applicable income taxes* | RIADFT28 | 0 | | | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) | RIADG104 | 2,710 | | | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) | RIADG103 | 0 | | | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | RIAD4340 | 2,710 | | | 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. Includes underwriting income from insurance and reinsurance activities.
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

# Schedule RI—Continued

## Memoranda

| Dollar Amounts in Thousands | | Year-to-date Amount | |
|---|---|---|---|
| 1. and 2. Not applicable | | | |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) | RIAD4313 | 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)) | RIAD4507 | 0 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | RIAD4150 | Number 0 | M.5. |
| *Memorandum item 6 is to be completed by:(1)* • *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)) | RIAD4024 | RIAD Amount 0 | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions)(2) | RIAD9106 | RIAD Date | M.7. |
| 8. through 10. Not applicable | | | |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | RIAD Yes No N | M.11. |
| **12 through 14. Not applicable** | | | |
| *Memorandum item 15 is to be completed annually in the December report only by institutions with $1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.* | | | |
| 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 | RIADH032 | 0 | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH033 | 0 | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH034 | 0 | M.15.c. |
| d. All other service charges on deposit accounts | RIADH035 | 0 | M.15.d. |

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, 2024, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2025, would report 20250301.

# 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, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIAD3217 | 2,457 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from RI-E, item 4) * | RIAD8507 | -5 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | RIAD8506 | 2,452 | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | RIAD4340 | 2,710 | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | RIAD8509 | 0 | 5. |
| 6. Treasury stock transactions, net | RIAD8510 | 0 | 6. |
| 7. Changes incident to business combinations, net | RIAD4356 | 0 | 7. |
| 8. LESS: Cash dividends declared on preferred stock | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock | RIAD4460 | 1,762 | 9. |
| 10. Other comprehensive income(1) | RIAD8511 | 0 | 10. |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) | RIAD4415 | 0 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a.) | RIAD3210 | 3,400 | 12. |

*Describe on Schedule RI-E—Explanations.

1. Includes, but 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.**

| Dollar Amounts in Thousands | (Column A) Charge-offs (1) | | (Column B) Recoveries | | |
|---|---|---|---|---|---|
| | Calendar Year-to-date | | | | |
| | RIAD | Amount | RIAD | Amount | |
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1–4 family residential construction loans | RIADC891 | 0 | RIADC892 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RIADC893 | 0 | RIADC894 | 0 | 1.a.(2) |
| b. Secured by farmland | RIAD3584 | 0 | RIAD3585 | 0 | 1.b. |
| c. Secured by 1–4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RIAD5411 | 0 | RIAD5412 | 0 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | |
| (a) Secured by first liens | RIADC234 | 0 | RIADC217 | 0 | 1.c.(2)(a) |
| (b) Secured by junior liens | RIADC235 | 0 | RIADC218 | 0 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RIADC895 | 0 | RIADC896 | 0 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RIADC897 | 0 | RIADC898 | 0 | 1.e.(2) |

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

# Schedule RI-B—Continued

## Part I.—Continued

| Dollar Amounts in Thousands | (Column A) Charge-offs (1) Calendar Year-to-date RIAD | Amount | (Column B) Recoveries Calendar Year-to-date RIAD | Amount | |
|---|---|---|---|---|---|
| 2. and 3. Not applicable. | | | | | |
| 4. Commercial and industrial loans | RIAD4638 | 0 | RIAD4608 | 0 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | |
| a. Credit cards | RIADB514 | 0 | RIADB515 | 0 | 5.a. |
| b. Automobile loans | RIADK129 | 0 | RIADK133 | 0 | 5.b. |
| c. Other (includes and revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 0 | RIADK206 | 0 | 5.c. |
| 6. Not applicable | | | | | |
| 7. All other loans (2) | RIAD4644 | 0 | RIAD4628 | 0 | 7. |
| 8. Lease financing receivables | RIAD4266 | 0 | RIAD4267 | 0 | 8. |
| 9. Total (sum of items 1 through 8) | RIAD4635 | 0 | RIAD4605 | 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."

| Memoranda<br>Dollar Amounts in Thousands | (Column A) Charge-offs (1) Calendar Year-to-date RIAD | Amount | (Column B) Recoveries Calendar Year-to-date 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 | RIAD5409 | 0 | RIAD5410 | 0 | M.1. |
| 2. Not applicable | | | | | |
| *Memorandum item 3 is to be completed by:(2)*<br>• *banks with $300 million or more in total assets, and*<br>• *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) | RIAD4655 | 0 | RIAD4665 | 0 | M.3. |

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, 2024, Report of Condition.

# Schedule RI-B—Continued

## Part II. Changes in Allowances for Credit Losses

| Dollar Amounts in Thousands | (Column A) Loans and leases held for investment | | (Column B) Held-to-maturity debt securities | | (Column C) Available-for-sale debt securities | | |
|---|---|---|---|---|---|---|---|
| | RIAD | Amount | RIAD | Amount | RIAD | Amount | |
| 1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIADB522 | 0 | RIADJH88 | 0 | RIADJH94 | 0 | 1. |
| 2. Recoveries (column A must equal Part I, item 9, column B above) | RIAD4605 | 0 | RIADJH89 | 0 | RIADJH95 | 0 | 2. |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A above less Schedule RI-B, Part II, item 4., column A) | RIADC079 | 0 | RIADJH92 | 0 | RIADJH98 | 0 | 3. |
| 4. LESS: Write-downs arising from transfers of financial assets | RIAD5523 | 0 | RIADJJ00 | 0 | RIADJJ01 | 0 | 4. |
| 5. Provision for credit losses (1) | RIAD4230 | 0 | RIADJH90 | 0 | RIADJH96 | 0 | 5. |
| 6. Adjustments* (see instructions for this schedule) | RIADC233 | 0 | RIADJH91 | 0 | RIADJH97 | 0 | 6. |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c) | RIAD3123 | 0 | RIADJH93 | 0 | RIADJH99 | 0 | 7. |

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

**Memoranda**

| Dollar Amounts in Thousands | RIAD | Amount | |
|---|---|---|---|
| 1. through 4. Not applicable | | | |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) | RIADJJ02 | 0 | M.5. |
| 6. Allowances for credit losses on other financial assets measured at amortized cost (not included in item 7, above) | RCON<br>RCONJJ03 | 0 | M.6. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures | RIAD<br>RIADMG93 | 0 | M.7. |

# Schedule RI-C—Disaggregated Data on the Allowances for Credit Losses

*Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with $1 billion or more in total assets.(1)*

| Dollar Amounts in Thousands | (Column A) Amoritzed Cost RCON | Amount | (Column B) Allowance Balance RCON | Amount | |
|---|---|---|---|---|---|
| Loans and Leases Held for Investment: | | | | | |
| 1. Real estate loans: | | | | | |
| a. Construction loans | RCONJJ04 | 0 | RCONJJ12 | 0 | 1.a. |
| b. Commercial real estate loans | RCONJJ05 | 0 | RCONJJ13 | 0 | 1.b. |
| c. Residential real estate loans | RCONJJ06 | 0 | RCONJJ14 | 0 | 1.c. |
| 2. Commercial loans (2) | RCONJJ07 | 0 | RCONJJ15 | 0 | 2. |
| 3. Credit cards | RCONJJ08 | 0 | RCONJJ16 | 0 | 3. |
| 4. Other consumer loans | RCONJJ09 | 0 | RCONJJ17 | 0 | 4. |
| 5. Unallocated, if any | | | RCONJJ18 | 0 | 5. |
| 6. Total (sum of items 1.a. through 5)(3) | RCONJJ11 | 0 | RCONJJ19 | 0 | 6. |

*Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with $1 billion or more in total assets.(1)*

| Dollar Amounts in Thousands | Allowance Balance RCON | Amount | |
|---|---|---|---|
| Held-To-Maturity Securities: | | | |
| 7. Securities issued by states and political subdivisions in the U.S | RCONJJ20 | 0 | 7. |
| 8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS) | RCONJJ21 | 0 | 8. |
| 9. Asset-backed securities and structured financial products. | RCONJJ23 | 0 | 9. |
| 10. Other debt securities | RCONJJ24 | 0 | 10. |
| 11. Total (sum of items 7 through 10)(4) | RCONJJ25 | 0 | 11. |

1. The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
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, unless otherwise noted.

Detail all adjustments in Schedules 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 | Year-to-date Amount | |
|---|---|---|---|---|---|
| *Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.* | | | | | |
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 7% of Schedule RI, item 5.l: | | | | | |
| a. Income and fees from the printing and sale of checks | | | RIADC013 | 0 | 1.a. |
| b. Earnings on/increase in value of cash surrender value of life insurance | | | RIADC014 | 0 | 1.b. |
| c. Income and fees from automated teller machines (ATMs) | | | RIADC016 | 0 | 1.c. |
| d. Rent and other income from other real estate owned | | | RIAD4042 | 0 | 1.d. |
| e. Safe deposit box rent | | | RIADC015 | 0 | 1.e. |
| f. Bank card and credit card interchange fees | | | RIADF555 | 0 | 1.f. |
| g. Income and fees from wire transfers not reportable as service charges on deposit accounts | | | RIADT047 | 0 | 1.g. |
| h. | TEXT4461 | | RIAD4461 | 0 | 1.h. |
| i. | TEXT4462 | | RIAD4462 | 0 | 1.i. |
| j. | TEXT4463 | | RIAD4463 | 0 | 1.j. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $100,000 that exceed 7% of Schedule RI, items 7.d: | | | | | |
| a. Data processing expenses | | | RIADC017 | 0 | 2.a. |
| b. Advertising and marketing expenses | | | RIAD0497 | 0 | 2.b. |
| c. Directors' fees | | | RIAD4136 | 0 | 2.c. |
| d. Printing, stationery, and supplies | | | RIADC018 | 0 | 2.d. |
| e. Postage | | | RIAD8403 | 0 | 2.e. |
| f. Legal fees and expenses | | | RIAD4141 | 0 | 2.f. |
| g. FDIC deposit insurance assessments | | | RIAD4146 | 0 | 2.g. |
| h. Accounting and auditing expenses | | | RIADF556 | 0 | 2.h. |
| i. Consulting and advisory expenses | | | RIADF557 | 0 | 2.i. |
| j. Automated teller machine (ATM) and interchange expenses | | | RIADF558 | 0 | 2.j. |
| k. Telecommunications expenses | | | RIADF559 | 0 | 2.k. |
| l. Other real estate owned expenses | | | RIADY923 | 0 | 2.l. |
| m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses) | | | RIADY924 | 0 | 2.m. |
| n. | TEXT4464 | | RIAD4464 | 0 | 2.n. |
| o. | TEXT4467 | | RIAD4467 | 0 | 2.o. |
| p. | TEXT4468 | | RIAD4468 | 0 | 2.p. |
| 3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation): | | | | | |
| a. (1) | TEXTFT29 | | RIADFT29 | 0 | 3.a.(1) |
| (2) Applicable income tax effect | RIADFT30 | 0 | | | 3.a.(2) |
| b. (1) | TEXTFT31 | | RIADFT31 | 0 | 3.b.(1) |
| (2) Applicable income tax effect | RIADFT32 | 0 | | | 3.b.(2) |
| 4. Cumulative effect of changes in account principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | | | |
| c. | TEXTB526 | Changes due to year-end adjustments | RIADB526 | -5 | 4.a. |
| d. | TEXTB527 | | RIADB527 | 0 | 4.b. |

# Schedule RI-E—Continued

| Dollar Amounts in Thousands | | Year-to-date RIAD | Year-to-date Amount | |
|---|---|---|---|---|
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | | |
| a. TEXT4498 | | RIAD4498 | 0 | 5.a. |
| b. TEXT4499 | | RIAD4499 | 0 | 5.b. |
| 6. Adjustments to allowance for loan and lease losses (1) (from Schedule RI-B, Part II, item 6.) (itemize and describe all adjustments): | | | | |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1) | | RIADJJ27 | 0 | 6.a. |
| b. TEXT4521 | | RIAD4521 | 0 | 6.b. |
| c. TEXT4522 | | RIAD4522 | 0 | 6.c. |

| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): | RIAD | Yes No | |
|---|---|---|---|
| Comments? | RIAD4769 | N | 7. |

Other explanations (please type or print clearly): Please enter no more than 75 characters a line. (TEXT 4769)

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2025

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: | | | | | |
| a. Noninterest-bearing balances and currency and coin (1) | | | RCON0081 | 0 | 1.a. |
| b. Interest-bearing balances (2) | | | RCON0071 | 2,050 | 1.b. |
| 2. Securities: | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A)(3) | | | RCONJJ34 | 1,311 | 2.a. |
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | | | RCON1773 | 0 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading (4) | | | RCONJA22 | 0 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | |
| a. Federal funds sold | | | RCONB987 | 0 | 3.a. |
| b. Securities purchased under agreements to resell (5)(6) | | | RCONB989 | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | | |
| a. Loans and leases held for sale | | | RCON5369 | 0 | 4.a. |
| b. Loans and leases, held for investment | RCONB528 | 0 | | | 4.b. |
| c. LESS: Allowance for credit losses on loans and leases (from RI-B, Part II, item7.) (7) | RCON3123 | 0 | | | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | | | RCONB529 | 0 | 4.d. |
| 5. Trading assets | | | RCON3545 | 0 | 5. |
| 6. Premises and fixed assets (including right-of-use assets) | | | RCON2145 | 30 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | | | RCON2150 | 0 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | | | RCON2130 | 0 | 8. |
| 9. Direct and indirect investments in real estate ventures | | | RCON3656 | 0 | 9. |
| 10. Intangible assets (from Schedule RC-M) | | | RCON2143 | 0 | 10. |
| 11. Other assets (from Schedule RC-F) (6) | | | RCON2160 | 9 | 11. |
| 12. Total assets (sum of items 1 through 11) | | | RCON2170 | 3,400 | 12. |
| **LIABILITIES** | | | | | |
| 13. Deposits: | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | | RCON2200 | 0 | 13.a. |
| (1) Noninterest-bearing (7) | RCON6631 | 0 | | | 13.a.(1) |
| (2) Interest-bearing | RCON6636 | 0 | | | 13.a.(2) |
| b. Not applicable | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | |
| a. Federal funds purchased (8) | | | RCONB993 | 0 | 14.a. |
| b. Securities sold under agreements to repurchase (9) | | | RCONB995 | 0 | 14.b. |
| 15. Trading liabilities | | | RCON3548 | 0 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness)(from Schedule RC-M) | | | RCON3190 | 0 | 16. |
| 17. and 18. Not applicable. | | | | | |
| 19. Subordinated notes and debentures (10) | | | RCON3200 | 0 | 19. |

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions should report in 2.a. amounts net of any applicable allowance for credit loses, 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 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
7. Includes noninterest-bearing demand, time, and savings deposits.
8. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
9. Includes all securities repurchase agreements, regardless of maturity.
10. 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) | RCON2930 | 0 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCON2948 | 0 | 21. |
| 22. Not applicable. | | | |
| **EQUITY CAPITAL** | | | |
| **Bank Equity Capital** | | | |
| 23. Perpetual preferred stock and related surplus | RCON3838 | 0 | 23. |
| 24. Common stock | RCON3230 | 0 | 24. |
| 25. Surplus (exclude all surplus related to preferred stock) | RCON3839 | 340 | 25. |
| 26. a. Retained earnings | RCON3632 | 3,060 | 26.a. |
| b. Accumulated other comprehensive income (1) | RCONB530 | 0 | 26.b. |
| c. Other equity capital components (2) | RCONA130 | 0 | 26.c. |
| 27. a. Total equity capital (sum of items 23 through 26.c.) | RCON3210 | 3,400 | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | RCON3000 | 0 | 27.b. |
| 28. Total equity capital (sum of items 27.a. and 27.b.) | RCONG105 | 3,400 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | RCON3300 | 3,400 | 29. |

Memoranda

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

| | RCON | Number | |
|---|---|---|---|
| 1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024 | RCON6724 | 0 | 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.**

| | RCON | Date | |
|---|---|---|---|
| 2. Bank's fiscal year-end date (report the date in MMDD format) | RCON8678 | 0 | M.2. |

1. Includes, but not limted to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension, and other postretirement plan adjustments.
2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

# Schedule RC-B—Securities

Exclude assets held for trading.

| | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 1. U.S. Treasury securities | RCON0211 | 443 | RCON0213 | 448 | RCON1286 | 0 | RCON1287 | 0 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)(1) | RCONHT50 | 250 | RCONHT51 | 247 | RCONHT52 | 0 | RCONHT53 | 0 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON8496 | 618 | RCON8497 | 624 | RCON8498 | 0 | RCON8499 | 0 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | |
| a. Residential mortgage pass-through securities: | | | | | | | | | |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA | RCONHT54 | 0 | RCONHT55 | 0 | RCONHT56 | 0 | RCONHT57 | 0 | 4.a.(1) |
| (2) Other pass-through securities | RCONG308 | 0 | RCONG309 | 0 | RCONG310 | 0 | RCONG311 | 0 | 4.a.(2) |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | | | | | |
| (1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2) | RCONG312 | 0 | RCONG313 | 0 | RCONG314 | 0 | RCONG315 | 0 | 4.b.(1) |
| (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2) | RCONG316 | 0 | RCONG317 | 0 | RCONG318 | 0 | RCONG319 | 0 | 4.b.(2) |
| (3) All other residential MBS | RCONG320 | 0 | RCONG321 | 0 | RCONG322 | 0 | RCONG323 | 0 | 4.b.(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, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
2. 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

| | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 4.c. Commercial MBS: | | | | | | | | | |
| (1) Commercial mortgage pass-through securities: | | | | | | | | | |
| (a) Issued or guaranteed by FNMA, FHLMC, or GNMA | RCONK142 | 0 | RCONK143 | 0 | RCONK144 | 0 | RCONK145 | 0 | 4.c.(1)(a) |
| (b) Other pass-through securities | RCONK146 | 0 | RCONK147 | 0 | RCONK148 | 0 | RCONK149 | 0 | 4.c.(1)(b) |
| (2) Other commercial MBS: | | | | | | | | | |
| (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1) | RCONK150 | 0 | RCONK151 | 0 | RCONK152 | 0 | RCONK153 | 0 | 4.c.(2)(a) |
| (b) All other commercial MBS | RCONK154 | 0 | RCONK155 | 0 | RCONK156 | 0 | RCONK157 | 0 | 4.c.(2)(b) |
| 5. Asset-backed securities and structured financial products: | | | | | | | | | |
| a. Asset-backed securities (ABS) | RCONC026 | 0 | RCONC988 | 0 | RCONC989 | 0 | RCONC027 | 0 | 5.a. |
| b. Structured financial products | RCONHT58 | 0 | RCONHT59 | 0 | RCONHT60 | 0 | RCONHT61 | 0 | 5.b. |
| 6. Other debt securities: | | | | | | | | | |
| a. Other domestic debt securities | RCON1737 | 0 | RCON1738 | 0 | RCON1739 | 0 | RCON1741 | 0 | 6.a. |
| b. Other foreign debt securities | RCON1742 | 0 | RCON1743 | 0 | RCON1744 | 0 | RCON1746 | 0 | 6.b. |
| 7. Unallocated portfolio layer fair value hedge basis adjustments (2) | | | | | RCONMG95 | 0 | | | 7. |
| 8. Total (sum of items 1 through 7.)(3) | RCON1754 | 1,311 | RCON1771 | 1,319 | RCON1772 | 0 | RCON1773 | 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. The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B, 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) | RCON0416 | 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 | RCONA549 | 100 | M.2.a.(1) |
| (2) Over three months through 12 months | RCONA550 | 101 | M.2.a.(2) |
| (3) Over one year through three years | RCONA551 | 667 | M.2.a.(3) |
| (4) Over three years through five years | RCONA552 | 443 | M.2.a.(4) |
| (5) Over five years through 15 years | RCONA553 | 0 | M.2.a.(5) |
| (6) Over 15 years | RCONA554 | 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 | RCONA555 | 0 | M.2.b.(1) |
| (2) Over three months through 12 months | RCONA556 | 0 | M.2.b.(2) |
| (3) Over one year through three years | RCONA557 | 0 | M.2.b.(3) |
| (4) Over three years through five years | RCONA558 | 0 | M.2.b.(4) |
| (5) Over five years through 15 years | RCONA559 | 0 | M.2.b.(5) |
| (6) Over 15 years | RCONA560 | 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 | RCONA561 | 0 | M.2.c.(1) |
| (2) Over three years | RCONA562 | 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) | RCONA248 | 0 | M.2.d. |
| *Memorandum item 3 is to be completed semiannually in the June and December reports only.* | | | |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) | RCON1778 | 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 | RCON8782 | 0 | M.4.a. |
| b. Fair value | RCON8783 | 0 | M.4.b. |
| 5.-6. Not applicable | | | |

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

| | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b | RCONPU98 | 0 | RCONPU99 | 0 | RCONPV00 | 0 | RCONPV01 | 0 | M.7. |

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Loans secured by real estate: | | | |
| a. Construction, land development, and other land loans: | | | |
| (1) 1–4 family residential construction loans | RCONF158 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RCONF159 | 0 | 1.a.(2) |
| b. Secured by farmland (including farm residential and other improvements) | RCON1420 | 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 | RCON1797 | 0 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | |
| (a) Secured by first liens | RCON5367 | 0 | 1.c.(2)(a) |
| (b) Secured by junior liens | RCON5368 | 0 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RCON1460 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RCONF160 | 0 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONF161 | 0 | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks | RCON1288 | 0 | 2. |
| 3. Loans to finance agricultural production and other loans to farmers | RCON1590 | 0 | 3. |
| 4. Commercial and industrial loans | RCON1766 | 0 | 4. |
| 5. Not applicable | | | |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| a. Credit cards | RCONB538 | 0 | 6.a. |
| b. Other revolving credit plans | RCONB539 | 0 | 6.b. |
| c. Automobile loans | RCONK137 | 0 | 6.c. |
| d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) | RCONK207 | 0 | 6.d. |
| 7. Not applicable | | | |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | RCON2107 | 0 | 8. |
| 9. Loans to nondepository financial institutions and other loans: | | | |
| a. Loans to nondepository financial institutions | RCONJ454 | 0 | 9.a. |
| b. Other loans | RCONJ464 | 0 | 9.b. |
| 10. Lease financing receivables (net of unearned income) | RCON2165 | 0 | 10. |
| 11. LESS: Any unearned income on loans reflected in items 1–9 above | RCON2123 | 0 | 11. |
| 12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | RCON2122 | 0 | 12 |

# Schedule RC-C—Continued

Part I—Continued

**Memoranda**

| Dollar Amounts in Thousands | | RCON | Amount | |
|---|---|---|---|---|
| *Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.* | | | | |
| 1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | | |
| a. Construction, land development, and other land loans: | | | | |
| (1) 1–4 family residential construction loans | | RCONK158 | 0 | M.1.a.(1) |
| (2) Other construction loans and all land development and other land loans | | RCONK159 | 0 | M.1.a.(2) |
| b. Loans secured by 1–4 family residential properties | | RCONF576 | 0 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties | | RCONK160 | 0 | M.1.c. |
| d. Secured by nonfarm nonresidential properties: | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | RCONK161 | 0 | M.1.d.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | RCONK162 | 0 | M.1.d.(2) |
| e. Commercial and industrial loans | | RCONK256 | 0 | M.1.e. |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures) | | RCONK165 | 0 | M.1.f. |
| *Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):* | | | | |
| (1) Loans secured by farmland | RCONK166 0 | | | M.1.f.(1) |
| (2) and (3) Not applicable | | | | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | |
| (a) Credit cards | RCONK098 0 | | | M.1.f.(4)(a) |
| (b) Automobile loans | RCONK203 0 | | | M.1.f.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK204 0 | | | M.1.f.(4)(c) |
| *Memorandum item 1.f.(5) is to be completed by:(1)*<br>• *Banks with $300 million or more in total assets*<br>• *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 | RCONK168 0 | | | M.1.f.(5) |
| g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.) | | RCONHK25 | 0 | M.1.g. |

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

# Schedule RC-C—Continued

Part I—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): | | | |
| a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: (1),(2) | | | |
| (1) Three months or less | RCONA564 | 0 | M.2.a.(1) |
| (2) Over three months through 12 months | RCONA565 | 0 | M.2.a.(2) |
| (3) Over one year through three years | RCONA566 | 0 | M.2.a.(3) |
| (4) Over three years through five years | RCONA567 | 0 | M.2.a.(4) |
| (5) Over five years through 15 years | RCONA568 | 0 | M.2.a.(5) |
| (6) Over 15 years | RCONA569 | 0 | M.2.a.(6) |
| b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1),(3) | | | |
| (1) Three months or less | RCONA570 | 0 | M.2.b.(1) |
| (2) Over three months through 12 months | RCONA571 | 0 | M.2.b.(2) |
| (3) Over one year through three years | RCONA572 | 0 | M.2.b.(3) |
| (4) Over three years through five years | RCONA573 | 0 | M.2.b.(4) |
| (5) Over five years through 15 years | RCONA574 | 0 | M.2.b.(5) |
| (6) Over 15 years | RCONA575 | 0 | M.2.b.(6) |
| c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10 above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) | RCONA247 | 0 | M.2.c. |
| 3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4) | RCON2746 | 0 | M.3. |
| *Memorandum item 4 is to be completed semiannually in the June and December reports only.* | | | |
| 4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)) | RCON5379 | 0 | M.4. |
| 5. and 6. Not applicable | | | |

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

# Schedule RC-C—Continued

Part I—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 7. Not applicable | | | |
| *Memorandum item 8. is to be completed by all banks semiannually in the June and December reports only.* | | | |
| 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: | | | |
| a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)) | RCONF230 | 0 | M.8.a. |
| *Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).* | | | |
| b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties | RCONF231 | 0 | M.8.b. |
| c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above | RCONF232 | 0 | M.8.c. |
| 9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) | RCONF577 | 0 | M.9. |

10. and 11. Not applicable

| Dollar Amounts in Thousands | (Column A) Fair Value of Acquired Loans and Leases at Acquisition Date | | (Column B) Gross Contractual Amounts Receivable at Acquisition Date | | (Column C) Best Estimate at Acquisition Date of Contractual Cash Flows not Expected to Be Collected | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| *Memorandum item 12 is to be completed semiannually in the June and December reports only.* | | | | | | | |
| 12. Loans (not considered purchased credit - deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year | RCONGW45 | 0 | RCONGW46 | 0 | RCONGW47 | 0 | M.12. |

# Schedule RC-C—Continued

Part I—Continued

**Memoranda—Continued**

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

# Schedule RC-C—Continued

## Part II. Loans to Small Businesses and Small Farms

*Schedule RC-C, Part II. Loans to Small Businesses and Small Farms, is to be completed semiannually in the June and December reports only.*

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of $1,000,000 or less and farm loans with "original amounts" of $500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of $100,000 or less
   Indicate in the box with either a Y or an N .....

| RCON | YES NO | |
|---|---|---|
| RCON6999 | N | 1. |

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

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

| | RCON | Number of Loans | |
|---|---|---|---|
| a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.).. | RCON5562 | 0 | 2.a. |
| b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4. (Note: Item 4 divided by the number of loans should NOT exceed $100,000.)..... | RCON5563 | 0 | 2.b. |

| Dollar Amounts in Thousands | (Column A) Number of Loans RCON | Number | (Column B) Amount Currently Outstanding RCON | Amount | |
|---|---|---|---|---|---|
| 3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)): | | | | | |
| a. With original amounts of $100,000 or less ..... | RCON5564 | 0 | RCON5565 | 0 | 3.a. |
| b. With original amounts of more than $100,000 through $250,000..... | RCON5566 | 0 | RCON5567 | 0 | 3.b. |
| c. With original amounts of more than $250,000 through $1,000,000..... | RCON5568 | 0 | RCON5569 | 0 | 3.c. |
| 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4): | | | | | |
| a. With original amounts of $100,000 or less ..... | RCON5570 | 0 | RCON5571 | 0 | 4.a. |
| b. With original amounts of more than $100,000 through $250,000..... | RCON5572 | 0 | RCON5573 | 0 | 4.b. |
| c. With original amounts of more than $250,000 through $1,000,000..... | RCON5574 | 0 | RCON5575 | 0 | 4.c. |

# Schedule RC-C—Continued

**Part II.—Continued**

**Agricultural Loans to Small Farms**

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less
Indicate in the box with either a Y or an N

| RCON | YES NO | |
|---|---|---|
| RCON6860 | N | 5. |

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

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

| | Number of Loans | | |
|---|---|---|---|
| | RCON | Number | |
| a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.) | RCON5576 | 0 | 6.a. |
| b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.) | RCON5577 | 0 | 6.b. |

| Dollar Amounts in Thousands | (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|---|---|---|---|---|---|
| | RCON | Number | RCON | Amount | |
| 7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b): | | | | | |
| a. With original amounts of $100,000 or less | RCON5578 | 0 | RCON5579 | 0 | 7.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5580 | 0 | RCON5581 | 0 | 7.b. |
| c. With original amounts of more than $250,000 through $500,000 | RCON5582 | 0 | RCON5583 | 0 | 7.c. |
| 8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3): | | | | | |
| a. With original amounts of $100,000 or less | RCON5584 | 0 | RCON5585 | 0 | 8.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5586 | 0 | RCON5587 | 0 | 8.b. |
| c. With original amounts of more than $250,000 through $500,000 | RCON5588 | 0 | RCON5589 | 0 | 8.c. |

# Schedule RC-E—Deposit Liabilities

| | Transaction Accounts | | | | Nontransaction Accounts | | |
|---|---|---|---|---|---|---|---|
| | (Column A) Total Transaction Account (Including Total Demand Deposits) | | (Column B) Memo: Total Demand Deposits (1) (Included in Column A) | | (Column C) Total Nontransaction Accounts (Including MMDAs) | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | |
| Deposits of: | | | | | | | |
| 1. Individuals, partnerships, and corporations | RCONB549 | 0 | | | RCONB550 | 0 | 1. |
| 2. U.S. Government | RCON2202 | 0 | | | RCON2520 | 0 | 2. |
| 3. States and political subdivisions in the U.S. | RCON2203 | 0 | | | RCON2530 | 0 | 3. |
| 4. Commercial banks and other depository institutions in the U.S. | RCONB551 | 0 | | | RCONB552 | 0 | 4. |
| 5. Banks in foreign countries | RCON2213 | 0 | | | RCON2236 | 0 | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) | RCON2216 | 0 | | | RCON2377 | 0 | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) | RCON2215 | 0 | RCON2210 | 0 | RCON2385 | 0 | 7 |

**Memoranda**

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | |
| *Memorandum item 1.a is to be completed semiannually in the June and December reports only.* | | | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | RCON6835 | 0 | M.1.a. |
| b. Total brokered deposits | RCON2365 | 0 | M.1.b. |
| c. Brokered deposits of $250,000 or less (fully insured brokered deposits)(2) | RCONHK05 | 0 | M.1.c. |
| d. Maturity data for brokered deposits: | | | |
| (1) Brokered deposits of $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above) | RCONHK06 | 0 | M.1.d.(1) |
| (2) Not applicable | | | |
| (3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) | RCONK220 | 0 | M.1.d.(3) |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) | RCON5590 | 0 | M.1.e. |
| f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits | RCONK223 | 0 | M.1.f. |
| g. Total reciprocal deposits | RCONJH83 | 0 | M.1.g. |
| *Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.* | | | |
| h. Sweep deposits: | | | |
| (1) Fully insured, affiliate sweep deposits | RCONMT87 | 0 | M.1.h.(1) |
| (2) Not fully insured, affiliate sweep deposits | RCONMT89 | 0 | M.1.h.(2) |
| (3) Fully insured, non-affiliate sweep deposits | RCONMT91 | 0 | M.1.h.(3) |
| (4) Not fully insured, non-affiliate sweep deposits | RCONMT93 | 0 | M.1.h.(4) |
| i. Total sweep deposits that are not brokered deposits | RCONMT95 | 0 | M.1.i. |

1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amounts used as the basis for reporting in Memorandum items 1.c. reflect the deposit insurance limits in effect on the report date.

# Schedule RC-E—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above): | | | |
| a. Savings deposits: | | | |
| (1) Money market deposit accounts (MMDAs) | RCON6810 | 0 | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) | RCON0352 | 0 | M.2.a.(2) |
| b. Total time deposits of less than $100,000 | RCON6648 | 0 | M.2.b. |
| c. Total time deposits of $100,000 through $250,000 | RCONJ473 | 0 | M.2.c. |
| d. Total time deposits of more than $250,000 | RCONJ474 | 0 | M.2.d. |
| e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above | RCONF233 | 0 | M.2.e. |
| 3. Maturity and repricing data for time deposits of $250,000 or less: | | | |
| a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of:(1),(2) | | | |
| (1) Three months or less | RCONHK07 | 0 | M.3.a.(1) |
| (2) Over three months through 12 months | RCONHK08 | 0 | M.3.a.(2) |
| (3) Over one year through three years | RCONHK09 | 0 | M.3.a.(3) |
| (4) Over three years | RCONHK10 | 0 | M.3.a.(4) |
| b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3) | RCONHK11 | 0 | M.3.b. |
| 4. Maturity and repricing data for time deposits of more than $250,000: | | | |
| a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of:(1),(4) | | | |
| (1) Three months or less | RCONHK12 | 0 | M.4.a.(1) |
| (2) Over three months through 12 months | RCONHK13 | 0 | M.4.a.(2) |
| (3) Over one year through three years | RCONHK14 | 0 | M.4.a.(3) |
| (4) Over three years | RCONHK15 | 0 | M.4.a.(4) |
| b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3) | RCONK222 | 0 | M.4.b. |

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

| | RCON | Yes No | |
|---|---|---|---|
| 5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? | RCONP752 | N | M.5. |

*Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with $1 billion or more in total assets (5) that answered "Yes" to Memorandum 5 above.*

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must less than or equal to item 1, column A, above): | | | |
| a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use | RCONP753 | 0 | M.6.a. |
| b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use | RCONP754 | 0 | M.6.b. |

1. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum item 2.b. and 2.c.
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate-time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum item 2.d.
5. The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

# Schedule RC-E—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C): | | | |
| a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above): | | | |
| (1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use | RCONP756 | 0 | M.7.a.(1) |
| (2) Deposits in all other MMDAs of individuals, partnerships, and corporations | RCONP757 | 0 | M.7.a.(2) |
| b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E Memorandum item 2.a.(2) above): | | | |
| (1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use | RCONP758 | 0 | M.7.b.(1) |
| (2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations | RCONP759 | 0 | M.7.b.(2) |

# Schedule RC-F—Other Assets (1)

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Accrued interest receivable (2) | RCONB556 | 0 | 1. |
| 2. Net deferred tax assets (3) | RCON2148 | 0 | 2. |
| 3. Interest-only strips receivable (not in the form of a security)(4) | RCONHT80 | 0 | 3. |
| 4. Equity investments without readily determinable fair values(5) | RCON1752 | 0 | 4. |
| 5. Life insurance assets: | | | |
| a. General account life insurance assets | RCONK201 | 0 | 5.a. |
| b. Separate account life insurance assets | RCONK202 | 0 | 5.b. |
| c. Hybrid account life insurance assets | RCONK270 | 0 | 5.c. |
| *Items 6.a. through 6.j. are to be completed semiannually in the June and December reports only.* | | | |
| 6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item) | RCON2168 | 9 | 6. |
| a. Prepaid expenses — RCON2166 | 0 | | 6.a. |
| b. Repossessed personal property (including vehicles) — RCON1578 | 0 | | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading — RCONC010 | 0 | | 6.c. |
| d. Not applicable | | | |
| e. Computer software — RCONFT33 | 0 | | 6.e. |
| f. Accounts receivable — RCONFT34 | 0 | | 6.f. |
| g. Receivables from foreclosed government-guaranteed mortgage loans — RCONFT35 | 0 | | 6.g. |
| h. TEXT3549 — RCON3549 | 0 | | 6.h. |
| i. TEXT3550 — RCON3550 | 0 | | 6.i. |
| j. TEXT3551 — RCON3551 | 0 | | 6.j. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | RCON2160 | 9 | 7. |

1. Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on "Income Taxes."
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
5. Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

# Schedule RC-G—Other Liabilities

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. a. Interest accrued and unpaid on deposits(1) | RCON3645 | 0 | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | 0 | 1.b. |
| 2. Net deferred tax liabilities(2) | RCON3049 | 0 | 2. |
| 3. Allowance for credit losses on off-balance-sheet credit exposures | RCONB557 | 0 | 3. |
| *Items 4.a. through 4.g. are to be completed semiannually in the June and December reports only.* | | | |
| 4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item) | RCON2938 | 0 | 4. |
| a. Accounts payable — RCON3066 | 0 | | 4.a. |
| b. Deferred compensation liabilities — RCONC011 | 0 | | 4.b. |
| c. Dividends declared but not yet payable — RCON2932 | 0 | | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading — RCONC012 | 0 | | 4.d. |
| e. Operating lease liabilities — RCONLB56 | 0 | | 4.e. |
| f. TEXT3552 — RCON3552 | 0 | | 4.f. |
| g. TEXT3553 — RCON3553 | 0 | | 4.g. |
| h. TEXT3554 — RCON3554 | 0 | | 4.h. |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | RCON2930 | 0 | 5. |

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

(1)

# Schedule RC-K—Quarterly Averages

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| **Assets** | | | |
| 1. Interest-bearing balances due from depository institutions | RCON3381 | 83 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities) | RCONB558 | 0 | 2. |
| 3. Mortgage-backed securities(2) | RCONB559 | 0 | 3. |
| 4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading (3) | RCONB560 | 1,888 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell | RCON3365 | 0 | 5. |
| 6. Loans: | | | |
| a. Total loans | RCON3360 | 0 | 6.a. |
| b. Loans secured by real estate: | | | |
| (1) Loans secured by 1–4 family residential properties | RCON3465 | 0 | 6.b.(1) |
| (2) All other loans secured by real estate | RCON3466 | 0 | 6.b.(2) |
| c. Commercial and industrial loans | RCON3387 | 0 | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | |
| (1) Credit cards | RCONB561 | 0 | 6.d.(1) |
| (2) Other (includes revolving credit plans other than credit cards, automobile loans, and consumer loans) | RCONB562 | 0 | 6.d.(2) |
| 7. *Not applicable* | | | |
| 8. Lease financing receivables (net of unearned income) | RCON3484 | 0 | 8. |
| 9. Total assets(4) | RCON3368 | 3,393 | 9. |
| **Liabilities** | | | |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | RCON3485 | 0 | 10. |
| 11. Nontransaction accounts: | | | |
| a. Savings deposits (includes MMDAs) | RCONB563 | 0 | 11.a. |
| b. Time deposits of $250,000 or less | RCONHK16 | 0 | 11.b. |
| c. Time deposits of more than $250,000 | RCONHK17 | 0 | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase | RCON3353 | 0 | 12. |
| *13. To be completed by banks with $100 million or more in total assets:(5)* | | | |
| Other borrowed money (includes mortgage indebtedness) | RCON3355 | 0 | 13. |

## Memoranda

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| *Memorandum item 1 is to be completed by:(5)* | | | |
| *• 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.* | | | |
| 1. Loans to finance agricultural production and other loans to farmers | RCON3386 | 0 | M.1. |

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
4. The quarterly average for total assets should reflect securities not held for trading as follows:
   a) Debt securities at amortized cost.
   b) Equity securities with readily determinable fair values at fair value.
   c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

# Schedule RC-L—Off-Balance Sheet Items

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

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Unused commitments: | | | |
| a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines | RCON3814 | 0 | 1.a. |
| b. Credit card lines | RCON3815 | 0 | 1.b. |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | |
| (1) Secured by real estate: | | | |
| (a) 1– 4 family residential construction loan commitments | RCONF164 | 0 | 1.c.(1)(a) |
| (b) Commercial real estate, other construction loan, and land development loan commitments | RCONF165 | 0 | 1.c.(1)(b) |
| (2) NOT secured by real estate | RCON6550 | 0 | 1.c.(2) |
| d. Not applicable | | | |
| e. Other unused commitments: | | | |
| (1) Commercial and industrial loans | RCONJ457 | 0 | 1.e.(1) |
| (2) Loans to depository financial institutions | RCONPV10 | 0 | 1.e.(2) |
| (3) Loans to nondepository financial institutions | RCONPV11 | 0 | 1.e.(3) |
| (4) All other unused commitments | RCONJ459 | 0 | 1.e.(4) |
| 2. Financial standby letters of credit | RCON3819 | 0 | 2. |
| 3. Performance standby letters of credit | RCON3821 | 0 | 3. |
| 4. Commercial and similar letters of credit | RCON3411 | 0 | 4. |
| 5. Not applicable | | | |
| 6. Securities lent and borrowed: | | | |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | RCON3433 | 0 | 6.a. |
| b. Securities borrowed | RCON3432 | 0 | 6.b. |
| 7. and 8. Not applicable | | | |
| *Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.* | | | |
| 9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") | RCON3430 | 0 | 9. |
| a. and b. Not applicable | | | |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | RCONC978 | 0 | 9.c. |
| d. TEXT3555 | RCON3555 | 0 | 9.d. |
| e. TEXT3556 | RCON3556 | 0 | 9.e. |
| f. TEXT3557 | RCON3557 | 0 | 9.f. |
| 10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital"): | RCON5591 | 0 | 10. |
| a. Not applicable | | | |
| b. TEXT5592 | RCON5592 | 0 | 10.b. |
| c. TEXT5593 | RCON5593 | 0 | 10.c. |
| d. TEXT5594 | RCON5594 | 0 | 10.d. |
| e. TEXT5595 | RCON5595 | 0 | 10.e. |
| *Items 11.a and 11.b are to be completed semiannually in the June and December reports only.* | | | |
| 11. Year-to-date merchant credit card sales volume: | | | |
| a. Sales for which the reporting bank is the acquiring bank | RCONC223 | 0 | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk | RCONC224 | 0 | 11.b. |

# Schedule RC-M—Memoranda

| Dollar Amounts in Thousands | | Number | RCON | Amount | |
|---|---|---|---|---|---|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | | | |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests | | | RCON6164 | 0 | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations | RCON6165 | 0 | | | 1.b. |
| 2. Intangible assets: | | | | | |
| a. Mortgage servicing assets | | | RCON3164 | 0 | 2.a. |
| (1) Estimated fair value of mortgage servicing assets | RCONA590 | 0 | | | 2.a.(1) |
| b. Goodwill | | | RCON3163 | 0 | 2.b. |
| c. All other intangible assets | | | RCONJF76 | 0 | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10) | | | RCON2143 | 0 | 2.d. |
| 3. Other real estate owned: | | | | | |
| a. Construction, land development, and other land | | | RCON5508 | 0 | 3.a. |
| b. Farmland | | | RCON5509 | 0 | 3.b. |
| c. 1–4 family residential properties | | | RCON5510 | 0 | 3.c. |
| d. Multifamily (5 or more) residential properties | | | RCON5511 | 0 | 3.d. |
| e. Nonfarm nonresidential properties | | | RCON5512 | 0 | 3.e. |
| f. Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7) | | | RCON2150 | 0 | 3.f. |
| 4. Cost of equity securities with readily determinable fair values not held for trading.(The fair value of which is reported in Schedule RC, item 2.c.)(1) | | | RCONJA29 | 0 | 4. |
| 5. Other borrowed money: | | | | | |
| a. Federal Home Loan Bank advances: | | | | | |
| (1) Advances with a remaining maturity or next repricing date of: (2) | | | | | |
| (a) One year or less | | | RCONF055 | 0 | 5.a.(1)(a) |
| (b) Over one year through three years | | | RCONF056 | 0 | 5.a.(1)(b) |
| (c) Over three years through five years | | | RCONF057 | 0 | 5.a.(1)(c) |
| (d) Over five years | | | RCONF058 | 0 | 5.a.(1)(d) |
| (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3) | | | RCON2651 | 0 | 5.a.(2) |
| (3) Structured advances (included in items 5.a.(1)(a)-(d) above) | | | RCONF059 | 0 | 5.a.(3) |
| b. Other borrowings: | | | | | |
| (1) Other borrowings with a remaining maturity or next repricing date of: (4) | | | | | |
| (a) One year or less | | | RCONF060 | 0 | 5.b.(1)(a) |
| (b) Over one year through three years | | | RCONF061 | 0 | 5.b.(1)(b) |
| (c) Over three years through five years | | | RCONF062 | 0 | 5.b.(1)(c) |
| (d) Over five years | | | RCONF063 | 0 | 5.b.(1)(d) |
| (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5) | | | RCON6571 | 0 | 5.b.(2) |
| c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16) | | | RCON3190 | 0 | 5.c. |

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

# Schedule RC-M—Continued

*Items 6 and 7 are to be completed annually in the December report only.*

| Dollar Amounts in Thousands | RCON | Yes No | |
|---|---|---|---|
| 6. Does the reporting bank sell private label or third party mutual funds and annuities? | RCONB569 | N | 6. |

| | RCON | Amount | |
|---|---|---|---|
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities | RCONB570 | 0 | 7. |

8. Internet website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com)

TEXT4087 http:// WWW.FIDUCIARYPARTNERS.COM 8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):(1)

| | | | | |
|---|---|---|---|---|
| (1) | TE01N528 | http:// | | 8.b.(1) |
| (2) | TE02N528 | http:// | | 8.b.(2) |
| (3) | TE03N528 | http:// | | 8.b.(3) |
| (4) | TE04N528 | http:// | | 8.b.(4) |
| (5) | TE05N528 | http:// | | 8.b.(5) |
| (6) | TE06N528 | http:// | | 8.b.(6) |
| (7) | TE07N528 | http:// | | 8.b.(7) |
| (8) | TE08N528 | http:// | | 8.b.(8) |
| (9) | TE09N528 | http:// | | 8.b.(9) |
| (10 | TE10N528 | http:// | | 8.b.(10) |

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

| | | | |
|---|---|---|---|
| (1) | TE01N529 | | 8.c.(1) |
| (2) | TE02N529 | | 8.c.(2) |
| (3) | TE03N529 | | 8.c.(3) |
| (4) | TE04N529 | | 8.c.(4) |
| (5) | TE05N529 | | 8.c.(5) |
| (6) | TE06N529 | | 8.c.(6) |

*Items 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.*

| | RCON | Yes No | |
|---|---|---|---|
| 9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? | RCON4088 | N | 9. |

| | RCON | Amount | |
|---|---|---|---|
| 10. Secured liabilities: | | | |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) | RCONF064 | 0 | 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d)) | RCONF065 | 0 | 10.b. |

| | RCON | Yes No | |
|---|---|---|---|
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? | RCONG463 | N | 11. |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? | RCONG464 | N | 12. |
| 13. Not applicable | | | |

| | RCON | Amount | |
|---|---|---|---|
| 14. Captive insurance and reinsurance subsidiaries: | | | |
| a. Total assets of captive insurance subsidiaries (2) | RCONK193 | 0 | 14.a. |
| b. Total assets of captive reinsurance subsidiaries (2) | RCONK194 | 0 | 14.b. |

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

# Schedule RC-M—Continued

*Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.*

| Dollar Amounts in Thousands | RCON | Number | |
|---|---|---|---|
| 15. Qualified Thrift Lender (QTL) test: | | | |
| a. Does the institution use the Home Owner's Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) | RCONL133 | 0 | 15.a. |
| | RCON | Yes No | |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? | RCONL135 | N | 15.b. |
| *Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.* | | | |
| 16. International remittance transfers offered to consumers:(1) | | | |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date | RCONN523 | 0 | 16.a. |
| *Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the December prior report in which item 16.a was required to be completed.* | | | |
| b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date and: | | Amount | |
| (1) Estimated dollar value of international remittance transfers | RCONN524 | 0 | 16.b.(1) |
| | | Number | |
| (2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception | RCONMM07 | 0 | 16.b.(2) |
| (3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception | RCONMO52 | 0 | 16.b.(3) |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans (2) and the Federal Reserve PPP Liquidity Facility (PPPLF): | | | |
| a. Number of PPP loans outstanding | RCONLG26 | 0 | 17.a. |
| | | Amount | |
| b. Outstanding balance of PPP loans | RCONLG27 | 0 | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF | RCONLG28 | 0 | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | |
| (1) One year or less | RCONLL59 | 0 | 17.d.(1) |
| (2) More than one year | RCONLL60 | 0 | 17.d.(2) |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30 | RCONLL57 | 0 | 17.e. |

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

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

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

# Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Asset

| Dollar Amounts in Thousands | (Column A) Past Due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | 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 | RCONF172 | 0 | RCONF174 | 0 | RCONF176 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RCONF173 | 0 | RCONF175 | 0 | RCONF177 | 0 | 1.a.(2) |
| b. Secured by farmland | RCON3493 | 0 | RCON3494 | 0 | RCON3495 | 0 | 1.b. |
| c. Secured by 1–4 family residential properties: | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RCON5398 | 0 | RCON5399 | 0 | RCON5400 | 0 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | | | |
| (a) Secured by first liens | RCONC236 | 0 | RCONC237 | 0 | RCONC238 | 0 | 1.c.(2)(a) |
| (b) Secured by junior liens | RCONC238 | 0 | RCONC239 | 0 | RCONC240 | 0 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RCONF178 | 0 | RCONF180 | 0 | RCONF182 | 0 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONF179 | 0 | RCONF181 | 0 | RCONF183 | 0 | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks | RCONB834 | 0 | RCONB835 | 0 | RCONB836 | 0 | 2. |
| 3. Not applicable. | | | | | | | |
| 4. Commercial and industrial loans | RCON1606 | 0 | RCON1607 | 0 | RCON1608 | 0 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| a. Credit cards | RCONB575 | 0 | RCONB576 | 0 | RCONB577 | 0 | 5.a. |
| b. Automobile loans | RCONK213 | 0 | RCONK214 | 0 | RCONK215 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK216 | 0 | RCONK217 | 0 | RCONK218 | 0 | 5.c. |
| 6. Not applicable | | | | | | | |
| 7. All other loans(1) | RCON5459 | 0 | RCON5460 | 0 | RCON5461 | 0 | 7. |
| 8. Lease financing receivables | RCON1226 | 0 | RCON1227 | 0 | RCON1228 | 0 | 8. |
| 9. Total loans and leases (sum of item 1. through 8.) | RCON1406 | 0 | RCON1407 | 0 | RCON1408 | 0 | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) | RCON3505 | 0 | RCON3506 | 0 | RCON3507 | 0 | 10. |

1. Includes past due and nonaccrual "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 RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

| Dollar Amounts in Thousands | (Column A) Past Due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC | RCONK036 | 0 | RCONK037 | 0 | RCONK038 | 0 | 11. |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" | RCONK039 | 0 | RCONK040 | 0 | RCONK041 | 0 | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above | RCONK042 | 0 | RCONK043 | 0 | RCONK044 | 0 | 11.b. |
| 12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreement | | | RCONK103 | 0 | RCONK104 | 0 | 12. |

## Memoranda

| Dollar Amounts in Thousands | (Column A) Past Due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| *Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.* | | | | | | | |
| 1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (1) 1–4 family residential construction loans | RCONK105 | 0 | RCONK106 | 0 | RCONK107 | 0 | M.1.a.(1) |
| (2) Other constructions loans and all land development and other land loans | RCONK108 | 0 | RCONK109 | 0 | RCONK110 | 0 | M.1.a.(2) |
| b. Loans secured by 1–4 family residential properties | RCONF661 | 0 | RCONF662 | 0 | RCONF663 | 0 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties | RCONK111 | 0 | RCONK112 | 0 | RCONK113 | 0 | M.1.c. |
| d. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RCONK114 | 0 | RCONK115 | 0 | RCONK116 | 0 | M.1.d.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONK117 | 0 | RCONK118 | 0 | RCONK119 | 0 | M.1.d.(2) |
| e. Commercial and industrial loans | RCONK257 | 0 | RCONK258 | 0 | RCONK259 | 0 | M.1.e. |

# Schedule RC-N—Continued

## Memoranda—Continued

| Dollar Amounts in Thousands | (Column A) Past Due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| 1. f. All other loans (include loans to individuals for household, family, and other personal expenditures) | RCONK126 | 0 | RCONK127 | 0 | RCONK128 | 0 | M.1.f. |
| *Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):* | | | | | | | |
| (1) Loans secured by farmland | RCONK130 | 0 | RCONK131 | 0 | RCONK132 | 0 | M.1.f.(1) |
| (2) and (3) Not applicable | | | | | | | |
| (4) Loans to individuals for household family, and other personal expenditures: | | | | | | | |
| (a) Credit cards | RCONK274 | 0 | RCONK275 | 0 | RCONK276 | 0 | M.1.f.(4)(a) |
| (b) Automobile loans | RCONK277 | 0 | RCONK278 | 0 | RCONK279 | 0 | M.1.f.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK280 | 0 | RCONK281 | 0 | RCONK282 | 0 | M.1.f.(4)(c) |
| *Memorandum item 1.f.(5) is to be completed by:(1)*<br>*• Banks with $300 million or more in total assets*<br>*• 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 | RCONK138 | 0 | RCONK139 | 0 | RCONK140 | 0 | M.1.f.(5) |
| 1.g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandums item 1.a.(1) through 1.f)(2) | RCONHK26 | 0 | RCONHK27 | 0 | RCONHK28 | 0 | M.1.g. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included Schedule RC-N, items 4 and 7, above | RCON6558 | 0 | RCON6559 | 0 | RCON6560 | 0 | M.2. |
| 3. Not applicable | | | | | | | |

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

# Schedule RC-N—Continued

## Memoranda—Continued

| Dollar Amounts in Thousands | (Column A) Past Due 30 through 89 days and still accruing RCON | Amount | (Column B) Past due 90 days or more and still accruing RCON | Amount | (Column C) Nonaccrual RCON | Amount | |
|---|---|---|---|---|---|---|---|
| *Memorandum item 4 is to be completed by: (1)* • *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:* | | | | | | | |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) | RCON1594 | 0 | RCON1597 | 0 | RCON1583 | 0 | M.4. |
| *Memorandum item 5 is to be completed semi-annually in the June and December reports only.* | | | | | | | |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) | RCONC240 | 0 | RCONC241 | 0 | RCONC226 | 0 | M.5. |

6. Not applicable.

*Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.*

| | RCON | Amount | |
|---|---|---|---|
| 7. Additions to nonaccrual assets during the previous six months | RCONC410 | 0 | M.7. |
| 8. Nonaccrual assets sold during the previous six months | RCONC411 | 0 | M.8. |

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

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

# Schedule RC-O—Other Data for Deposit Insurance Assessments

*All FDIC-insured depository institutions must complete Schedule RC-O each quarter on an "unconsolidated single FDIC certificate number basis," unless otherwise indicated (see instructions).*

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(i) of the Federal Deposit Insurance Act and FDIC regulations | RCONF236 | 0 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | RCONF237 | 0 | 2. |
| 3. Not applicable. | | | |
| 4. Average consolidated total assets for the calendar quarter | RCONK652 | 0 | 4. |
| a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) — Number: 1 | RCONK653 | | 4.a. |
| | | Amount | |
| 5. Average tangible equity for the calendar quarter (1) | RCONK654 | 0 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions | RCONK655 | 0 | 6. |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | |
| a. One year or less | RCONG465 | 0 | 7.a. |
| b. Over one year through three years | RCONG466 | 0 | 7.b. |
| c. Over three years through five years | RCONG467 | 0 | 7.c. |
| d. Over five years | RCONG468 | 0 | 7.d. |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | |
| a. One year or less | RCONG469 | 0 | 8.a. |
| b. Over one year through three years | RCONG470 | 0 | 8.b. |
| c. Over three years through five years | RCONG471 | 0 | 8.c. |
| d. Over five years | RCONG472 | 0 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) | RCONG803 | 0 | 9. |
| *Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.* | | | |
| a. Fully consolidated brokered reciprocal deposits | RCONL190 | 0 | 9.a. |
| 10. Banker's bank certification: | | | |
| Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? | RCONK656 | Yes No: N | 10. |
| *If the answer to item 10 is "YES," complete items 10.a and 10.b.* | | Amount | |
| a. Banker's bank deduction | RCONK657 | 0 | 10.a. |
| b. Banker's bank deduction limit | RCONK658 | 0 | 10.b. |
| 11. Custodial bank certification: | | | |
| Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? | RCONK659 | Yes No: N | 11. |
| *If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)* | | Amount | |
| a. Custodial bank deduction | RCONK660 | 0 | 11.a. |
| b. Custodial bank deduction limit | RCONK661 | 0 | 11.b. |

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.
2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

# Schedule RC-O—Continued

**Memoranda**

| Dollar Amounts in Thousands | | | RCON | Amount | |
|---|---|---|---|---|---|
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | | | |
| a. Deposit account (excluding retirement accounts) of $250,000 or less: (1) | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less | | | RCONF049 | 0 | M.1.a.(1) |
| (2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less | RCONF050 | Number 0 | | | M.1.a.(2) |
| b. Deposit accounts (excluding retirement accounts) of more than $250,000:(1) | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000 | | | RCONF051 | 0 | M.1.b.(1) |
| (2) Number of deposit accounts (excluding retirement accounts) of more than $250,000 | RCONF052 | Number 0 | | | M.1.b.(2) |
| c. Retirement deposit accounts of $250,000 or less: (1) | | | | | |
| (1) Amount of retirement deposit accounts of $250,000 or less | | | RCONF045 | 0 | M.1.c.(1) |
| (2) Number of retirement deposit accounts of $250,000 or less | RCONF046 | Number 0 | | | M.1.c.(2) |
| d. Retirement deposit accounts of more than $250,000: (1) | | | | | |
| (1) Amount of retirement deposits account of more than $250,000 | | | RCONF047 | 0 | M.1.d.(1) |
| (2) Number of retirement deposit accounts of more than $250,000 | RCONF048 | Number 0 | | | M.1.d.(2) |
| *Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.(2)* | | | | | |
| 2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions)(3) | | | RCON5597 | 0 | M.2. |

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

| | | RCON | FDIC Cert No. | |
|---|---|---|---|---|
| TEXTA545 | | RCONA545 | | M.3. |

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
2. The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

**Part I is to be completed on a consolidated basis.**

| Dollar Amounts in Thousands | RCOA | Amount | |
|---|---|---|---|
| **Common Equity Tier 1 Capital** | | | |
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares | RCOAP742 | 0 | 1. |
| 2. Retained earnings(1) | RCOAKW00 | 3,060 | 2. |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) | RCOAJJ29 | 0 | 2.a. |
| | RCOA | Amount | |
| 3. Accumulated other comprehensive income (AOCI) | RCOAB530 | 0 | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) | RCOAP838 | 1 | 3.a. |
| | RCOA | Amount | |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital | RCOAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) | RCOAP840 | 3,060 | 5. |
| **Common Equity Tier 1 Capital: Adjustments and Deductions** | | | |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | RCOAP841 | 0 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | RCOAP842 | 0 | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs | RCOAP843 | 0 | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f): | | | |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAP844 | 0 | 9.a. |
| b. Note applicable | | | |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAP846 | 0 | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAP847 | 0 | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAP848 | 0 | 9.e. |
| f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAP849 | 0 | 9.f. |

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

# Schedule RC-R—Continued

## Part I—Continued

| Dollar Amounts in Thousands | RCOA | Amount | |
|---|---|---|---|
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | |
| a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) | RCOAQ258 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions | RCOAP850 | 0 | 10.b. |
| 11. Not applicable. | | | |
| 12. Subtotal (item 5 minus items 6 through 10.b.) | RCOAP852 | 3,060 | 12. |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12 | RCOALB58 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12 | RCOALB59 | 0 | 14 |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 | RCOALB60 | 0 | 15. |
| 16. Not applicable. | | | |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital(1) to cover deductions | RCOAP857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) | RCOAP858 | 0 | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18) | RCOAP859 | 3,060 | 19. |
| **Additional Tier 1 Capital** | | | |
| 20. Additional tier 1 capital instruments plus related surplus | RCOAP860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital | RCOAP861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital | RCOAP862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) | RCOAP863 | 0 | 23. |
| 24. Less: Additional tier 1 capital deductions | RCOAP864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) | RCOAP865 | 0 | 25. |
| **Tier 1 Capital** | | | |
| 26. Tier 1 capital (sum of items 19 and 25) | RCOA8274 | 3,060 | 26. |
| **Total Assets for the Leverage Ratio** | | | |
| 27. Average total consolidated assets (2) | RCOAKW03 | 0 | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) | RCOAP875 | 0 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes | RCOAB596 | 0 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29) | RCOAA224 | 0 | 30. |

1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
2. Institutions that have elected to apply the 3-year or 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

# Schedule RC-R—Continued

## Part I—Continued

**Leverage Ratio***

| | RCOA | Percentage | |
|---|---|---|---|
| 31. Tier 1 leverage ratio (item 26 divided by item 30) | RCOA7204 | **0.0000** | 31 |

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)

| | RCOA | | |
|---|---|---|---|
| 0 = No<br>1 = Yes | RCOALE74 | **0** | 31.a. |

If your institution entered "1" for Yes in item 31.a:
- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 54. and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:
- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 54 as applicable, and
- Complete Part II of Schedule RC-R

Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach

b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.)

| | RCOA | | |
|---|---|---|---|
| 1 = Yes | RCOANC99 | | 31.b. |

**Qualifying Criteria and Other Information for CBLR Institutions***

| Dollar Amounts in Thousands | (Column A) RCOA | (Column A) Amount | (Column B) RCOA | (Column B) Percentage | |
|---|---|---|---|---|---|
| 32. Total assets (Schedule RC, item 12); (must be less than $10 billion) | RCOA2170 | **0** | | | 32. |
| 33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B | RCOAKX77 | **0** | RCOAKX78 | **0.0000** | 33. |
| 34. Off-balance sheet exposures: | | | | | |
| a. Unused portion of conditionally cancellable commitments | RCOAKX79 | **0** | | | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b) | RCOAKX80 | **0** | | | 34.b. |
| c. Other off-balance sheet exposures | RCOAKX81 | **0** | | | 34.c. |
| d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B. | RCOAKX82 | **0** | RCOAKX83 | **0.0000** | 34.d. |

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

* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456.

# Schedule RC-R—Continued

## Part I—Continued

*If your institution entered "0" for No in item 31.a, complete items 39 through 54, as applicable, and Part II of Schedule RC-R.*
*If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 54 or Part II of Schedule RC-R.*

| Dollar Amounts in Thousands | RCOA | Amount | |
|---|---|---|---|
| **Tier 2 Capital (1)** | | | |
| 39. Tier 2 capital instruments plus related surplus | RCOAP866 | 0 | 39 |
| 40. Non-qualifying capital instruments subject to phase-out from tier 2 capital | RCOAP867 | 0 | 40 |
| 41. Total capital minority interest that is not included in tier 1 capital | RCOAP868 | 0 | 41 |
| 42. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2) | RCOA5310 | 0 | 42 |
| 43. Not applicable. | | | |
| 44. Tier 2 capital before deductions (sum of items 39 through 42) | RCOAP870 | 0 | 44 |
| 45. LESS: Tier 2 capital deductions | RCOAP872 | 0 | 45 |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero) | RCOA5311 | 0 | 46 |
| **Total Capital** | | | |
| 47. Total capital (sum of items 26 and 46.) | RCOA3792 | 3,060 | 47 |
| **Total Risk-Weighted Assets** | | | |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) | RCOAA223 | 3,400 | 48 |

| **Risk-Based Capital Ratios*** | RCOA | Percentage | |
|---|---|---|---|
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48) | RCOAP793 | 90.0000 | 49 |
| 50. Tier 1 capital ratio (item 26 divided by item 48) | RCOA7206 | 90.0000 | 50 |
| 51. Total capital ratio (item 47 divided by item 48) | RCOA7205 | 90.0000 | 51 |

| **Capital Buffer*** | RCOA | Percentage | |
|---|---|---|---|
| 52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments | RCOAH311 | 82.0000 | 52 |

| Dollar Amounts in Thousands | RCOA | Amount | |
|---|---|---|---|
| 53. Eligible retained income (3) | RCOAH313 | 0 | 53 |
| 54. Distributions and discretionary bonus payments during the quarter (4) | RCOAH314 | 0 | 54 |

* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.
1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
2. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
6. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

# Schedule RC-R—Continued

## Part II, Risk-Weighted Assets

**Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.**
Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules (1) and not deducted from tier 1 or tier 2 capital. Items *1 through 25 (column A through column U, as applicable) are to be completed semiannually in the June and December reports only.*

| | (Column A) Totals *From Schedule RC* | | (Column B) Adjustments to Totals Reported in Column A | | (Column C) | | (Column D) | | (Column E) | | (Column F) | | (Column G) | | (Column H) | | (Column I) | | (Column J) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | |
| | | | | | 0% | | 2% | | 4% | | 10% | | 20% | | 50% | | 100% | | 150% | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| **Balance Sheet Asset Categories (2)** | | | | | | | | | | | | | | | | | | | | | |
| 1. Cash and balances due from depository institutions | RCOND957 | 2,050 | RCONS398 | 0 | RCOND958 | 0 | | | | | | | RCOND959 | 0 | RCONS397 | 0 | RCOND960 | 2,050 | RCONS398 | 0 | 1 |
| 2. Securities: | | | | | | | | | | | | | | | | | | | | | |
| a. Held-to-maturity securities (3) | RCOND961 | 1,311 | RCONS399 | 0 | RCOND962 | 0 | RCONHJ74 | 0 | RCONHJ75 | 0 | | | RCOND963 | 0 | RCOND964 | 0 | RCOND965 | 1,311 | RCONS400 | 0 | 2.a |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading | RCONJA21 | 0 | RCONS402 | 0 | RCOND967 | 0 | RCONHJ76 | 0 | RCONHJ77 | 0 | | | RCOND968 | 0 | RCOND969 | 0 | RCOND970 | 0 | RCONS403 | 0 | 2.b |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | | | | | | | | | | | |
| a. Federal funds sold | RCOND971 | 0 | | | RCOND972 | 0 | | | | | | | RCOND973 | 0 | RCONS410 | 0 | RCOND974 | 0 | RCONS411 | 0 | 3.a |
| b. Securities purchased under agreements to resell | RCONH171 | 0 | RCONH172 | 0 | | | | | | | | | | | | | | | | | 3.b |
| 4. Loans and leases held for sale: | | | | | | | | | | | | | | | | | | | | | |
| a. Residential mortgage exposures | RCONS413 | 0 | RCONS414 | 0 | RCONH173 | 0 | | | | | | | RCONS415 | 0 | RCONS416 | 0 | RCONS417 | 0 | | | 4.a |
| b. High volatility commercial real estate exposures | RCONS419 | 0 | RCONS420 | 0 | RCONH174 | 0 | | | | | | | RCONH175 | 0 | RCONH176 | 0 | RCONH177 | 0 | RCONS421 | 0 | 4.b |

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations 12 CFR Part 324.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from Items 1 through 8 and are to be reported instead in item 9.
3. Institutions that reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

# Schedule RC-R—Continued

## Part II—Continued

| | (Column K) | | (Column L) | | (Column M) | | (Column N) | | (Column O) | | (Column P) | | (Column Q) | | (Column R) | | (Column S) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | Application of Other Risk-Weighting Approaches (1) | | | | |
| | 250% | | 300% | | 400% | | 600% | | 625% | | 937.50% | | 1250% | | Exposure Amount | | Risk-Weighted Asset Amount | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| **Balance Sheet Asset Categories (Continued)** | | | | | | | | | | | | | | | | | | | |
| 1. Cash and balances due from depository institutions | | | | | | | | | | | | | | | | | | | 1 |
| 2. Securities: | | | | | | | | | | | | | | | | | | | |
| a. Held-to-maturity securities | | | | | | | | | | | | | | | | | | | 2 a |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading | | | RCONS406 | 0 | | | RCONS406 | 0 | | | | | | | RCONH271 | 0 | RCONH272 | 0 | 2 b |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | | | | | | | | | |
| a. Federal funds sold | | | | | | | | | | | | | | | | | | | 3 a |
| b. Securities purchased under agreements to resell | | | | | | | | | | | | | | | | | | | 3 b |
| 4. Loans and leases held for sale: | | | | | | | | | | | | | | | | | | | |
| a. Residential mortgage exposures | | | | | | | | | | | | | | | RCONH273 | 0 | RCONH274 | 0 | 4 a |
| b. High volatility commercial real estate exposures | | | | | | | | | | | | | | | RCONH275 | 0 | RCONH276 | 0 | 4 b |

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals *From Schedule RC* | | (Column B) Adjustments to Totals Reported in Column A | | (Column C) Allocation by Risk-Weight Category 0% | | (Column D) 2% | | (Column E) 4% | | (Column F) 10% | (Column G) 20% | | (Column H) 50% | | (Column I) 100% | | (Column J) 150% | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | | | | | | | | | | | |
| c. Exposures past due 90 days or more or on nonaccrual (1) | RCONS423 | 0 | RCONS424 | 0 | RCONS425 | 0 | RCONHJ78 | 0 | RCONHJ79 | 0 | | RCONS426 | 0 | RCONS427 | 0 | RCONS428 | 0 | RCONS429 | 0 | 4.c |
| d. All other exposures | RCONS431 | 0 | RCONS432 | 0 | RCONS433 | 0 | RCONHJ80 | 0 | RCONHJ81 | 0 | | RCONS434 | 0 | RCONS435 | 0 | RCONS436 | 0 | RCONS437 | 0 | 4.d |
| 5. Loans and leases, held for investment:(2) | | | | | | | | | | | | | | | | | | | | |
| a. Residential mortgage exposures | RCONS439 | 0 | RCONS440 | 0 | RCONH178 | 0 | | | | | | RCONS441 | 0 | RCONS442 | 0 | RCONS443 | 0 | | | 5.a |
| b. High volatility commercial real estate exposures | RCONS445 | 0 | RCONS446 | 0 | RCONH179 | 0 | | | | | | RCONH180 | 0 | RCONH181 | 0 | RCONH182 | 0 | RCONS447 | 0 | 5.b |
| c. Exposures past due 90 days or more or on nonaccrual (3) | RCONS449 | 0 | RCONS450 | 0 | RCONS451 | 0 | RCONHJ82 | 0 | RCONHJ83 | 0 | | RCONS452 | 0 | RCONS453 | 0 | RCONS454 | 0 | RCONS455 | 0 | 5.c |
| d. All other exposures | RCONS457 | 0 | RCONS458 | 0 | RCONS459 | 0 | RCONHJ84 | 0 | RCONHJ85 | 0 | | RCONS460 | 0 | RCONS461 | 0 | RCONS462 | 0 | RCONS463 | 0 | 5.d |
| 6. LESS: Allowance for credit losses on loans and leases (4) | RCON3123 | 0 | RCON3123 | 0 | | | | | | | | | | | | | | | | 6 |

1. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or mode or on nonaccrual.
2. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
3. For loans and leases held for investment , excluded residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

# Schedule RC-R—Continued

## Part II—Continued

| | (Column K) | | (Column L) | | (Column M) | | (Column N) | | (Column O) | | (Column P) | | (Column Q) | | (Column R) | | (Column S) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | Application of Other Risk-Weighting Approaches (1) | | | | |
| | | | | | | | | | | | | | | | Exposure Amount | | Risk-Weighted Asset Amount | | |
| | 250% | | 300% | | 400% | | 600% | | 625% | | 937.50% | | 1250% | | | | | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | | | | | | | | | | |
| 4.c. Exposures past due 90 days or more or on nonaccrual (2) | | | | | | | | | | | | | | | RCONH277 | 0 | RCONH278 | 0 | 4 c |
| d. All other exposures | | | | | | | | | | | | | | | RCONH279 | 0 | RCONH280 | 0 | 4 d |
| 5. Loans and leases, held for investment: | | | | | | | | | | | | | | | | | | | |
| a. Residential mortgage exposures | | | | | | | | | | | | | | | RCONH281 | 0 | RCONH282 | 0 | 5 a |
| b. High volatility commercial real estate exposures | | | | | | | | | | | | | | | RCONH283 | 0 | RCONH284 | 0 | 5 b |
| c. Exposures past due 90 days or more or on nonaccrual (3) | | | | | | | | | | | | | | | RCONH285 | 0 | RCONH286 | 0 | 5 c |
| d. All other exposures | | | | | | | | | | | | | | | RCONH287 | 0 | RCONH288 | 0 | 5 d |
| 6. LESS: Allowance for credit losses on loans and leases | | | | | | | | | | | | | | | | | | | 6 |

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
3. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

## Schedule RC-R—Continued

Part II—Continued

| | (Column A) Totals *From Schedule RC* | | (Column B) Adjustments to Totals Reported in Column A | | (Column C) | | (Column D) | | (Column E) | | (Column F) | (Column G) | | (Column H) | | (Column I) | | (Column J) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | |
| | | | | | 0% | | 2% | | 4% | | 10% | 20% | | 50% | | 100% | | 150% | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount |
| 7. Trading assets | RCOND976 | 0 | RCONS466 | 0 | RCOND977 | 0 | RCONHJ86 | 0 | RCONHJ87 | 0 | | RCOND978 | 0 | RCOND979 | 0 | RCOND980 | 0 | RCONS467 | 0 |
| 8. All other assets (1)(2)(3) | RCOND981 | 39 | RCONS469 | 0 | RCOND982 | 0 | RCONHJ88 | 0 | RCONHJ89 | 0 | | RCOND983 | 0 | RCOND984 | 0 | RCOND985 | 39 | RCONHJ25 | 0 |
| a. Separate account bank-owned life insurance | | | | | | | | | | | | | | | | | | | |
| b. Default fund contributions to central counterparties | | | | | | | | | | | | | | | | | | | |

1. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
2. Institutions that elected to apply the 3-year or 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or 5-year 2020 CECL transition rule, respectively.
3. Institutions that have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

# Schedule RC-R—Continued

Part II—Continued

| | (Column K) | | (Column L) | | (Column M) | | (Column N) | | (Column O) | | (Column P) | | (Column Q) | | (Column R) | | (Column S) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | Application of Other Risk-Weighting Approaches (1) | | | | |
| | 250% | | 300% | | 400% | | 600% | | 625% | | 937.50% | | 1250% | | Exposure Amount | | Risk-Weighted Asset Amount | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 7. Trading assets | | | RCONH189 | 0 | RCONH290 | 0 | RCONH187 | 0 | | | | | | | RCONH291 | 0 | RCONH292 | 0 | 7 |
| 8. All other assets (2) | RCONH293 | 0 | RCONH188 | 0 | RCONS470 | 0 | RCONS471 | 0 | | | | | | | RCONH294 | 0 | RCONH295 | 0 | 8 |
| a. Separate account bank-owned life insurance | | | | | | | | | | | | | | | RCONH296 | 0 | RCONH297 | 0 | 8.a |
| b. Default fund contributions to central counterparties | | | | | | | | | | | | | | | RCONH298 | 0 | RCONH299 | 0 | 8.b |

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

# Schedule RC-R—Continued

## Part II—Continued

| | (Column A) Totals | | (Column B) Adjustments to Total Reported in Column A | | (Column Q) Allocation by Risk-Weight Category (Exposure Amount) | | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology | | (Column U) Total Risk-Weighted Asset Amount by Calculation Methodology | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | 1250% | | SSFA (1) | | Gross-Up | | |
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| **Securitization Exposures: On-and Off-Balance Sheet** | | | | | | | | | | | |
| 9. On-balance sheet securitization exposures: | | | | | | | | | | | |
| a. Held-to-maturity securities (2) | RCONS475 | 0 | RCONS476 | 0 | RCONS477 | 0 | RCONS478 | 0 | RCONS479 | 0 | 9.a. |
| b. Available-for-sale securities | RCONS480 | 0 | RCONS481 | 0 | RCONS482 | 0 | RCONS483 | 0 | RCONS484 | 0 | 9.b |
| c. Trading assets | RCONS485 | 0 | RCONS486 | 0 | RCONS487 | 0 | RCONS488 | 0 | RCONS489 | 0 | 9.c |
| d. All other on-balance sheet securitization exposures | RCONS490 | 0 | RCONS491 | 0 | RCONS492 | 0 | RCONS493 | 0 | RCONS494 | 0 | 9.d |
| 10. Off-balance sheet securitization exposures | RCONS495 | 0 | RCONS496 | 0 | RCONS497 | 0 | RCONS498 | 0 | RCONS499 | 0 | 10 |

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

# Schedule RC-R—Continued

Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | | (Column B) Adjustments to Totals Reported in Column A | | (Column C) | | (Column D) | | (Column E) | | (Column F) | | (Column G) | | (Column H) | | (Column I) | | (Column J) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | |
| | | | | | 0% | | 2% | | 4% | | 10% | | 20% | | 50% | | 100% | | 150% | | |
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 11. Total balance sheet assets (1) | RCONG2170 | 3,400 | RCONS580 | 0 | RCOND987 | 0 | RCONHJ90 | 0 | RCONHJ91 | 0 | | | RCOND988 | 0 | RCOND989 | 0 | RCOND990 | 3,400 | RCONS503 | 0 | 11 |

| Dollar Amounts in Thousands | (Column K) | | (Column L) | | (Column M) | | (Column N) | | (Column O) | | (Column P) | | (Column Q) | | (Column R) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | Application of Other Risk-Weighting Approaches | | |
| | 250% | | 300% | | 400% | | 600% | | 625% | | 937.50% | | 1250% | | Exposure Amount | | |
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 11. Total balance sheet assets (1) | RCONS504 | 0 | RCONS505 | 0 | RCONS506 | 0 | RCONS507 | 0 | | | | | RCONS510 | 0 | RCONH200 | 0 | 11 |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other, Amount | | (1) CCF | (Column B) Credit Equivalent Amount (2) | | (Column C) | | (Column D) | | (Column E) | | (Col. F) | (Column G) | | (Column H) | | (Column I) | | (Column J) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | |
| | | | | | | 0% | | 2% | | 4% | | 10% | 20% | | 50% | | 100% | | 150% | | |
| | RCON | Amount | | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(3) | | | | | | | | | | | | | | | | | | | | | |
| 12. Financial standby letters of credit | RCOND991 | 0 | 1.0 | RCOND992 | 0 | RCOND993 | 0 | RCONHU92 | 0 | RCONHU93 | 0 | | RCOND994 | 0 | RCOND995 | 0 | RCOND996 | 0 | RCONS511 | 0 | 12 |
| 13. Performance standby letters of credit and transaction-related contingent items | RCOND997 | 0 | 0.5 | RCOND998 | 0 | RCOND999 | 0 | | | | | | RCONG603 | 0 | RCONG604 | 0 | RCONG605 | 0 | RCONS512 | 0 | 13 |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCONG606 | 0 | 0.2 | RCONG607 | 0 | RCONG608 | 0 | RCONHU94 | 0 | RCONHU95 | 0 | | RCONG609 | 0 | RCONG610 | 0 | RCONG611 | 0 | RCONS513 | 0 | 14 |
| 15. Retained recourse on small business obligations sold with recourse | RCONG612 | 0 | 1.0 | RCONG613 | 0 | RCONG614 | 0 | | | | | | RCONG615 | 0 | RCONG616 | 0 | RCONG617 | 0 | RCONS514 | 0 | 15 |

1. Credit conversion factor.
2. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
3. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other Amount | | (1) CCF | (Column B) Credit Equivalent Amount (2) | | (Column C) | | (Column D) | | (Column E) | | (Column F) | | (Column G) | | (Column H) | | (Column I) | | (Column J) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | |
| | | | | | | 0% | | 2% | | 4% | | 10% | | 20% | | 50% | | 100% | | 150% | | |
| | RCON | Amount | | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 16. Repo-style transactions (3) | RCONS516 | 0 | 1.0 | RCONS516 | 0 | RCONS517 | 0 | RCONS518 | 0 | RCONS519 | 0 | | | RCONS520 | 0 | RCONS521 | 0 | RCONS522 | 0 | RCONS523 | 0 | 16 |
| 17. All other off-balance sheet liabilities | RCONK016 | 0 | 1.0 | RCONK016 | 0 | RCONK020 | 0 | | | | | | | RCONK021 | 0 | RCONK022 | 0 | RCONK023 | 0 | RCONK024 | 0 | 17 |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | | | | | | | | | | | | | | | | | |
| a. Original maturity of one year or less | RCONS525 | 0 | 0.2 | RCONS526 | 0 | RCONS527 | 0 | RCONHU96 | 0 | RCONHU97 | 0 | | | RCONS528 | 0 | RCONS529 | 0 | RCONS530 | 0 | RCONS531 | 0 | 18.a |
| b. Original maturity of exceeding one year | RCONK024 | 0 | 0.5 | RCONK025 | 0 | RCONK029 | 0 | RCONHU98 | 0 | RCONHU99 | 0 | | | RCONK022 | 0 | RCONK030 | 0 | RCONK031 | 0 | RCONK032 | 0 | 18.b |
| 19. Unconditionally cancelable commitments | RCONS545 | 0 | 0.0 | RCONS541 | 0 | | | | | | | | | | | | | | | | | 19 |
| 20. Over-the-counter derivatives | | | | RCONS542 | 0 | RCONS543 | 0 | RCONHK00 | 0 | RCONHK01 | 0 | RCONS544 | 0 | RCONS545 | 0 | RCONS546 | 0 | RCONS547 | 0 | RCONS548 | 0 | 20 |
| 21. Centrally cleared derivatives | | | | RCONS549 | 0 | RCONS550 | 0 | RCONS551 | 0 | RCONS552 | 0 | | | RCONS554 | 0 | RCONS555 | 0 | RCONS556 | 0 | RCONS557 | 0 | 21 |
| 22. Unsettled transactions (failed trades) (4) | RCONH191 | 0 | | | | RCONH193 | 0 | | | | | | | RCONH194 | 0 | RCONH195 | 0 | RCONH196 | 0 | RCONH197 | 0 | 22 |

1. Credit conversion factor.
2. For items 16 through 19, column A multiplied by credit conversion factor.
3. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
4. For item 22, the sum of columns C through Q must equal column A.

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column O) Allocation by Risk-Weight Category 625% RCON | Amount | (Column P) 937.50% RCON | Amount | (Column Q) 1250% RCON | Amount | (Column R) Application of Other Risk-Weighting Approaches (1) Credit Equivalent Amount RCON | Amount | (Column S) Risk-Weighted Asset Amount RCON | Amount | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 16. Repo-style transactions (2) | | | | | | | RCONH301 | 0 | RCONH302 | 0 | 16. |
| 17. All other off-balance sheet liabilities | | | | | | | | | | | 17. |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | | | | | | |
| a. Original maturity of one year or less | | | | | | | RCONH303 | 0 | RCONH304 | 0 | 18.a. |
| b. Original maturity exceeding one year | | | | | | | RCONH307 | 0 | RCONH308 | 0 | 18.b. |
| 19. Unconditionally cancelable commitments | | | | | | | | | | | 19 |
| 20. Over-the-counter derivatives | | | | | | | RCONH309 | 0 | RCONH310 | 0 | 20 |
| 21. Centrally cleared derivatives | | | | | | | | | | | 21 |
| 22. Unsettled transactions (failed trades)(3) | RCONH198 | 0 | RCONH199 | 0 | RCONH200 | 0 | | | | | 22 |

1. Includes, for example, exposures collateralized by securitization exposures or mutual funds.
2. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
3. For item 22, the sum of columns C through Q must equal column A.

# Schedule RC-R—Continued

## Part II—Continued

| | (Column C) | | (Column D) | | (Column E) | | (Column F) | | (Column G) | | (Column H) | | (Column I) | | (Column J) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | |
| | 0% | | 2% | | 4% | | 10% | | 20% | | 50% | | 100% | | 150% | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | RCONG630 | 0 | RCONS558 | 0 | RCONS559 | 0 | RCONS560 | 0 | RCONG631 | 0 | RCONG632 | 0 | RCONG633 | 3,400 | RCONS561 | 0 | 23 |
| 24. Risk weight factor | x 0% | | x 2% | | x 4% | | x 10% | | x 20% | | x 50% | | x 100% | | x 150% | | 24 |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) | RCONG634 | 0 | RCONS569 | 0 | RCONS570 | 0 | RCONS571 | 0 | RCONG635 | 0 | RCONG636 | 0 | RCONG637 | 3,400 | RCONS572 | 0 | 25 |

# Schedule RC-R—Continued

## Part II—Continued

| | (Column K) | | (Column L) | | (Column M) | | (Column N) | | (Column O) | | (Column P) | | (Column Q) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | |
| | 250% | | 300% | | 400% | | 600% | | 625% | | 937.50% | | 1250% | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | RCONS562 | 0 | RCONS563 | 0 | RCONS564 | 0 | RCONS565 | 0 | RCONS566 | 0 | RCONS567 | 0 | RCONS568 | 0 | 23 |
| 24. Risk weight factor | x 250% | | x 300 % | | x 400% | | x 600% | | x 625% | | x 937.5% | | x 1250% | | 24 |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) | RCONS573 | 0 | RCONS574 | 0 | RCONS575 | 0 | RCONS576 | 0 | RCONS577 | 0 | RCONS578 | 0 | RCONS579 | 0 | 25 |

*Items 26 through 31 are to be completed quarterly.*

| Dollar Amounts in Thousands | Totals RCON | Totals Amount | |
|---|---|---|---|
| 26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold | RCONS580 | 0 | 26 |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule) | RCONS581 | 0 | 27 |
| 28. Risk-weighted assets before deductions for excess AACL (1) and allocated risk transfer risk reserve (2) | RCONB704 | 3,400 | 28 |
| 29. LESS: Excess AACL (1) | RCONA222 | 0 | 29 |
| 30. LESS: Allocated transfer risk reserve | RCON3128 | 0 | 30 |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30) | RCONG641 | 3,400 | 31 |

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

# Schedule RC-R—Continued

## Part II—Continued

**Memoranda**

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| *Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.* | | | |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules | RCONG642 | 0 | M.1 |

| | With a remaining maturity of | | | | | | |
|---|---|---|---|---|---|---|---|
| | (Column A) One year or less | | (Column B) Over one year through five years | | (Column C) Over five years | | |
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Amount | |
| 2. Notional principal amounts of over-the-counter derivative contracts: | | | | | | | |
| a. Interest rate | RCONS582 | 0 | RCONS583 | 0 | RCONS584 | 0 | M.2.a |
| b. Foreign exchange rate and gold | RCONS585 | 0 | RCONS586 | 0 | RCONS587 | 0 | M.2.b |
| c. Credit (investment grade reference asset) | RCONS588 | 0 | RCONS589 | 0 | RCONS590 | 0 | M.2.c |
| d. Credit (non-investment grade reference asset) | RCONS591 | 0 | RCONS592 | 0 | RCONS593 | 0 | M.2.d |
| e. Equity | RCONS594 | 0 | RCONS595 | 0 | RCONS596 | 0 | M.2.e |
| f. Precious metals (except gold) | RCONS597 | 0 | RCONS598 | 0 | RCONS599 | 0 | M.2.f |
| g. Other | RCONS600 | 0 | RCONS601 | 0 | RCONS602 | 0 | M.2.g |
| 3. Notional principal amounts of centrally cleared derivative contracts: | | | | | | | |
| a. Interest rate | RCONS603 | 0 | RCONS604 | 0 | RCONS605 | 0 | M.3.a |
| b. Foreign exchange rate and gold | RCONS606 | 0 | RCONS607 | 0 | RCONS608 | 0 | M.3.b |
| c. Credit (investment grade reference asset) | RCONS609 | 0 | RCONS610 | 0 | RCONS611 | 0 | M.3.c |
| d. Credit (non-investment grade reference asset) | RCONS612 | 0 | RCONS613 | 0 | RCONS614 | 0 | M.3.d |
| e. Equity | RCONS615 | 0 | RCONS616 | 0 | RCONS617 | 0 | M.3.e |
| f. Precious metals (except gold) | RCONS618 | 0 | RCONS619 | 0 | RCONS620 | 0 | M.3.f |
| g. Other | RCONS621 | 0 | RCONS622 | 0 | RCONS623 | 0 | M.3.g |

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 4. Amount of allowances for credit losses on purchased credit-deteriorated assets: | | | |
| a. Loans and leases held for investment | RCONJJ30 | 0 | M.4.a |
| b. Held-to-maturity debt securities | RCONJJ31 | 0 | M.4.b |
| c. Other financial assets measured at amortized cost | RCONJJ32 | 0 | M.4.c |

# Schedule RC-T—Fiduciary and Related Services

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

Please enter the total fiduciary assets (item 10., Col. A & B in thousands of dollars) as of December 31 of the preceding year: **2443589**

| Does the instititution have gross fiduciary and related services income greater than 10% of revenue (RI 3. & RI 5.m.) as of December 31 of the preceding calendar year? (Enter Y or N) | YES NO |
|---|---|
| | Y |

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $1 billion (as of the preceding December 31 report date) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million but less than or equal to $1 billion (as of the preceding December 31 report date) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 22 and Memorandum item 3 semiannually with the June and December reports,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

| | (Column A) Managed Assets | | (Column B) Non-Managed Assets | | (Column C) Number of Managed Accounts | | (Column D) Number of Non-Managed Accounts | | |
|---|---|---|---|---|---|---|---|---|---|
| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | RCON | Number | RCON | Number | |
| **FIDUCIARY AND RELATED ASSETS** | | | | | | | | | |
| 4. Personal trust and agency accounts | RCONB868 | 1,933,394 | RCONB869 | 730,017 | RCONB870 | 1,074 | RCONB871 | 252 | 4. |
| 5. Employee benefit and retirement-related trust and agency accounts: | | | | | | | | | |
| a. Employee benefit—defined contribution | RCONB872 | 0 | RCONB873 | 0 | RCONB874 | 0 | RCONB875 | 0 | 5.a. |
| b. Employee benefit—defined benefit | RCONB876 | 0 | RCONB877 | 0 | RCONB878 | 0 | RCONB879 | 0 | 5.b. |
| c. Other employee benefit and retirement-related accounts | RCONB880 | 0 | RCONB881 | 1,096 | RCONB882 | 0 | RCONB883 | 1 | 5.c. |
| 6. Corporate trust and agency accounts | RCONB884 | 0 | RCONB885 | 0 | RCONC001 | 0 | RCONC002 | 0 | 6. |
| 7. Investment management and investment advisory agency accounts | RCONB886 | 0 | RCONJ253 | 0 | RCONB888 | 0 | RCONJ254 | 0 | 7. |
| 8. Foundation and endowment trust and agency accounts | RCONJ255 | 38,711 | RCONJ256 | 14,579 | RCONJ257 | 11 | RCONJ258 | 1 | 8. |
| 9. Other fiduciary accounts | RCONB890 | 0 | RCONB891 | 0 | RCONB892 | 0 | RCONB893 | 0 | 9. |
| 10. Total fiduciary accounts (sum of items 4 through 9) | RCONB894 | 1,972,105 | RCONB895 | 745,692 | RCONB896 | 1,085 | RCONB897 | 254 | 10. |

# Schedule RC-T—Continued

| Dollar Amounts in Thousands | (Column A) Managed Assets RCON | Amount | (Column B) Non-Managed Assets RCON | Amount | (Column C) Number of Managed Accounts RCON | Number | (Column D) Number of Non-Managed Accounts RCON | Number | |
|---|---|---|---|---|---|---|---|---|---|
| 11. Custody and safekeeping accounts | | | RCONB898 | 0 | | | RCONB899 | 0 | 11. |
| 12. Not applicable. | | | | | | | | | |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) | RCONJ259 | 0 | RCONJ260 | 1,096 | RCONJ261 | 0 | RCONJ262 | 1 | 13. |

| Dollar Amounts in Thousands | RIAD | Amount | |
|---|---|---|---|
| **FIDUCIARY AND RELATED SERVICES INCOME** | | | |
| 14. Personal trust and agency accounts | RIADB904 | 7,183 | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | |
| a. Employee benefit—defined contribution | RIADB905 | 0 | 15.a. |
| b. Employee benefit—defined benefit | RIADB906 | 0 | 15.b. |
| c. Other employee benefit and retirement-related accounts | RIADB907 | 0 | 15.c. |
| 16. Corporate trust and agency accounts | RIADA479 | 0 | 16. |
| 17. Investment management and investment advisory agency accounts | RIADJ315 | 0 | 17. |
| 18. Foundation and endowment trust and agency accounts | RIADJ316 | 0 | 18. |
| 19. Other fiduciary accounts | RIADA480 | 0 | 19. |
| 20. Custody and safekeeping accounts | RIADB909 | 0 | 20. |
| 21. Other fiduciary and related services income | RIADB910 | 0 | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) | RIAD4070 | 7,183 | 22. |
| 23. Less: Expenses | RIADC058 | 4,658 | 23. |
| 24. Less: Net losses from fiduciary and related services | RIADA486 | 0 | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services | RIADB911 | 0 | 25. |
| 26. Net fiduciary and related services income | RIADA491 | 2,525 | 26. |

| Memoranda<br>Dollar Amounts in Thousands | (Column A) Personal Trust and Agency and Investment Management Agency Accounts RCON | Amount | (Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCON | Amount | (Column C) All Other Accounts RCON | Amount | |
|---|---|---|---|---|---|---|---|
| 1. Managed assets held in fiduciary accounts: | | | | | | | |
| a. Noninterest-bearing deposits | RCONJ263 | 0 | RCONJ264 | 0 | RCONJ265 | 0 | M.1.a. |
| b. Interest-bearing deposits | RCONJ266 | 0 | RCONJ267 | 0 | RCONJ268 | 0 | M.1.b. |
| c. U.S. Treasury and U.S. Government agency obligations | RCONJ269 | 0 | RCONJ270 | 0 | RCONJ271 | 0 | M.1.c. |
| d. State, county, and municipal obligations | RCONJ272 | 0 | RCONJ273 | 0 | RCONJ274 | 0 | M.1.d. |
| e. Money market mutual funds | RCONJ275 | 0 | RCONJ276 | 0 | RCONJ277 | 0 | M.1.e. |
| f. Equity mutual funds | RCONJ278 | 0 | RCONJ279 | 0 | RCONJ280 | 0 | M.1.f. |
| g. Other mutual funds | RCONJ281 | 0 | RCONJ282 | 0 | RCONJ283 | 0 | M.1.g. |
| h. Common trust funds and collective investment funds | RCONJ284 | 0 | RCONJ285 | 0 | RCONJ286 | 0 | M.1.h. |
| i. Other short-term obligations | RCONJ287 | 0 | RCONJ288 | 0 | RCONJ289 | 0 | M.1.i. |
| j. Other notes and bonds | RCONJ290 | 0 | RCONJ291 | 0 | RCONJ292 | 0 | M.1.j. |
| k. Investments in unregistered funds and private equity investments | RCONJ293 | 0 | RCONJ294 | 0 | RCONJ295 | 0 | M.1.k. |

# Schedule RC-T—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | (Column A) Personal Trust and Agency and Investment Management Agency Accounts | | (Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts | | (Column C) All Other Accounts | | |
|---|---|---|---|---|---|---|---|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| 1.l. Other common and preferred stocks | RCONJ296 | 0 | RCONJ297 | 0 | RCONJ298 | 0 | M.1.l. |
| m. Real estate mortgages | RCONJ299 | 0 | RCONJ300 | 0 | RCONJ301 | 0 | M.1.m |
| n. Real estate | RCONJ302 | 0 | RCONJ303 | 0 | RCONJ304 | 0 | M.1.n. |
| o. Miscellaneous assets | RCONJ305 | 0 | RCONJ306 | 0 | RCONJ307 | 0 | M.1.o. |
| p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) | RCONJ308 | 0 | RCONJ309 | 0 | RCONJ310 | 0 | M.1.p |

| Dollar Amounts in Thousands | (Column A) Managed Assets | | (Column B) Number of Managed Accounts | | |
|---|---|---|---|---|---|
| | RCON | Amount | RCON | Number | |
| 1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds | RCONJ311 | 0 | RCONJ312 | 0 | M.1.q. |

| Dollar Amounts in Thousands | (Column A) Number of Issues | | (Column B) Principal Amount Outstanding | | |
|---|---|---|---|---|---|
| 2. Corporate trust and agency accounts: | RCON | Number | RCON | Amount | |
| a. Corporate and municipal trusteeships | RCONB927 | 0 | RCONB928 | 0 | M.2.a. |
| (1) Issues reported in Memorandum item 2.a that are in default | RCONJ313 | 0 | RCONJ314 | 0 | M.2.a.(1) |
| b. Transfer agent, registrar, paying agent, and other corporate agency | RCONB929 | 0 | | | M.2.b. |

*Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of $1 billion or more as of the preceding December 31 report date.*

*Memorandum item 3.h is only to be completed by banks with collective investment funds and common trust funds with a **total** market value of less than $1 billion as of the preceding December 31 report date.*

| Dollar Amounts in Thousands | (Column A) Number of Funds | | (Column B) Market Value of Fund Assets | | |
|---|---|---|---|---|---|
| | RCON | Number | RCON | Amount | |
| 3. Collective investment funds and common trust funds: | | | | | |
| a. Domestic equity | RCONB931 | 0 | RCONB932 | 0 | M.3.a. |
| b. International/Global equity | RCONB933 | 0 | RCONB934 | 0 | M.3.b. |
| c. Stock/Bond blend | RCONB935 | 0 | RCONB936 | 0 | M.3.c. |
| d. Taxable bond | RCONB937 | 0 | RCONB938 | 0 | M.3.d. |
| e. Municipal bond | RCONB939 | 0 | RCONB940 | 0 | M.3.e. |
| f. Short-term investments/Money market | RCONB941 | 0 | RCONB942 | 0 | M.3.f. |
| g. Specialty/Other | RCONB943 | 0 | RCONB944 | 0 | M.3.g. |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) | RCONB945 | 0 | RCONB946 | 0 | M.3.h. |

# Schedule RC-T—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | (Column A) Gross Losses Managed Accounts | | (Column B) Gross Losses Non-Managed Accounts | | (Column C) Recoveries | | |
|---|---|---|---|---|---|---|---|
| | RIAD | Amount | RIAD | Amount | RIAD | Amount | |
| 4. Fiduciary settlements, surcharges, and other losses: | | | | | | | |
| a. Personal trust and agency accounts | RIADB947 | 0 | RIADB948 | 0 | RIADB949 | 0 | M.4.a |
| b. Employee benefit and retirement-related trust and agency accounts | RIADB950 | 0 | RIADB951 | 0 | RIADB952 | 0 | M.4.b |
| c. Investment management and investment advisory agency accounts | RIADB953 | 0 | RIADB954 | 0 | RIADB955 | 0 | M.4.c |
| d. Other fiduciary accounts and related services | RIADB956 | 0 | RIADB957 | 0 | RIADB958 | 0 | M.4.d |
| e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) | RIADB959 | 0 | RIADB960 | 0 | RIADB961 | 0 | M.4.e |

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

**RYAN VALENTINE, PRESIDENT**

Name and Title (TEXTB962)

**RVALENTINE@FIDUCIARYPARTNERS.COM**

E-mail Address (TEXTB926)

**920-380-9960**

Area Code / Phone Number / Extension (TEXTB963)

**920-380-9961**

Area Code / FAX Number (TEXTB964)

# Schedule SU—Supplemental Information

*All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.*

| Dollar Amounts in Thousands | RCON | YES NO | |
|---|---|---|---|
| **Derivatives** | | | |
| 1. Does the institution have any derivative contracts? | RCONFT00 | N | 1. |
| | RCON | Amount | |
| a. Total gross notional amount of interest rate derivatives held for trading | RCONA126 | 0 | 1.a. |
| b. Total gross notional amount of all other derivatives held for trading | RCONFT01 | 0 | 1.b. |
| c. Total gross notional amount of interest rate derivatives not held for trading | RCON8725 | 0 | 1.c. |
| d. Total gross notional amount of all other derivatives not held for trading | RCONFT02 | 0 | 1.d. |
| **1–4 Family Residential Mortgage Banking Activities** | | | |
| 2. For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1–4 family residential mortgage loans during the calendar quarter exceeded $10 million, or (2) 1–4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded $10 million? | RCON | YES NO | |
| | RCONFT03 | N | 2. |
| | RCON | Amount | |
| a. Principal amount of 1–4 family residential mortgage loans sold during the quarter | RCONFT04 | 0 | 2.a. |
| b. Quarter-end amount of 1–4 family residential mortgage loans held for sale or trading | RCONFT05 | 0 | 2.b. |
| **Assets and Liabilities Measured at Fair Value on a Recurring Basis** | | | |
| | RCON | YES NO | |
| 3. Does the institution use the fair value option to measure any of its assets or liabilities? | RCONFT06 | N | 3. |
| | RCON | Amount | |
| a. Aggregate amount of fair value option assets | RCONHK18 | 0 | 3.a. |
| b. Aggregate amount of fair value option liabilities | RCONHK19 | 0 | 3.b. |
| | RIAD | Amount | |
| c. Year-to-date net gains (losses) recognized in earnings on fair value option assets | RIADF551 | 0 | 3.c. |
| d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities | RIADF553 | 0 | 3.d. |
| **Servicing, Securitization and Asset Sale Activities** | | | |
| 4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements? | RCON | YES NO | |
| | RCONFT07 | N | 4. |
| a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement | RCON | Amount | |
| | RCONFT08 | 0 | 4.a. |
| 5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized? | | YES NO | |
| | RCONFT09 | N | 5. |
| a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution | RCON | Amount | |
| | RCONFT10 | 0 | 5.a. |
| 6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than $10 million of other financial assets for others? | RCON | YES NO | |
| | RCONFT11 | N | 6. |
| a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than $10 million | RCONFT12 | 0 | 6.a. |
| **Variable Interest Entities** | | | |
| | RCON | YES NO | |
| 7. Does the institution have any consolidated variable interest entities? | RCONFT13 | N | 7. |
| | RCON | Amount | |
| a. Total assets of consolidated variable interest entities (1) | RCONFT14 | 0 | 7.a. |
| b. Total liabilities of consolidated variable interest entities | RCONFT15 | 0 | 7.b. |

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

# Schedule SU—Continued

*All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.*

| Dollar Amounts in Thousands | RCON | YES NO | |
|---|---|---|---|
| **Credit Card Lending Specialized Items** | | | |
| 8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed $500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes? | RCONFT16 | N | 8. |
| | RCON | Amount | |
| a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards) | RCONC391 | 0 | 8.a. |
| | RIAD | | |
| b. Separate valuation allowance for uncollectible retail credit card fees and finance charges | RIADC389 | 0 | 8.b. |
| c. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges | RIADC390 | 0 | 8.c. |
| d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income | RIADC388 | 0 | 8.d. |

# Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Consolidated Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Consolidated Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in RI-E, item 2.g, and RC-C, Part I, M17.a. and 17.b. is regarded as confidential and will not be made available to the public on an individual institution basis. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.
Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.
All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

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| | RCON | Yes No |
|---|---|---|
| Comments? | RCON6979 | N |

*BANK MANAGEMENT STATEMENT (please type or print clearly):*
(TEXT6980)
Please enter no more than 75 characters a line.

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