Board of Governors of the Federal Reserve System OMB Number: 7100-0036
Federal Deposit Insurance Corporation OMB Number: 3064-0052
Office of the Comptroller of the Currency OMB Number: 1557-0081
Approval expires January 31, 2027

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, 2026 (20260930)
(RCON 9999)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. § 1817 (State nonmember banks); 12 U.S.C. § 161 (National banks); and 12 U.S.C § 1464 (Savings associations). Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations. This report form is to be filed by banks with domestic offices only and total 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 banks, 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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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)

Director (Trustee)

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.

FDIC Certificate Number 0 0 0 0 1
(RSSD 9050)

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.

Legacy Private Trust Company
Legal Title of Bank (RSSD 9017)

Neenah
City (RSSD 9130)

WI
State Abbrev. (RSSD 9200)

54957
ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)
(Report only if your institution already has an LEI.) (RCON 9224)

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

Table of Contents

Signature Page.....1

Contact Information.....3, 4

Report of Income

Schedule RI—Income Statement.....RI-1, 2, 3

Schedule RI-A—Changes in Bank Equity Capital.....RI-4

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....RI-5, 6
Part II. Changes in Allowances for Credit Losses.....RI-6

Schedule RI-C—Disaggregated Data on the Allowances for Credit Losses (to be completed only by selected banks).....RI-7

Schedule RI-E—Explanations.....RI-8, 9

Report of Condition

Schedule RC—Balance Sheet.....RC-1, 2

Schedule RC-B—Securities.....RC-3, 4, 5

Schedule RC-C—Loans and Lease Financing Receivables:
Part I. Loans and Leases.....RC-6, 7, 8, 9, 10
Part II. Loans to Small Businesses and Small Farms.....RC-11, 12

Schedule RC-E—Deposit Liabilities.....RC-13, 14

Schedule RC-F—Other Assets.....RC-15

Schedule RC-G—Other Liabilities.....RC-15

Schedule RC-K—Quarterly Averages.....RC-16

Schedule RC-L— Off-Balance Sheet Items.....RC-17

Schedule RC-M—Memoranda.....RC-18, 19, 20

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....RC-21, 22, 23, 24

Schedule RC-O—Other Data for Deposit Insurance Assessments.....RC-25, 26

Schedule RC-R—Regulatory Capital:
Part I. Regulatory Capital Components and Ratios.....RC-27, 28, 29, 30
Part II. Risk-Weighted Assets.....RC-31, 32, 33, 34, 35, 36 37, 38, 39, 40, 41, 42, 43

Schedule RC-T—Fiduciary and Related Services.....RC-44, 45, 46, 47

Schedule SU—Supplemental Information.....SU-1, 2

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income.....SU-3

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Michael B Mahlik
Name (TEXT C490)

President
Title (TEXT C491)

mmahlik@lptrust.com
E-mail Address (TEXT C492)

(920) 967-5040
Area Code / Phone Number / Extension (TEXT C493)

(920) 967-5079
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Barbara A Blashka
Name (TEXT C495)

Vice President - Tax & Finance
Title (TEXT C496)

bblashka@lptrust.com
E-mail Address (TEXT 4086)

(920) 967-5054
Area Code / Phone Number / Extension (TEXT 8902)

(920) 967-5079
Area Code / FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

Michael B Mahlik
Name (TEXT FT42)

mmahlik@lptrust.com
E-mail Address (TEXT FT44)

(920) 967-5040
Area Code / Phone Number / Extension (TEXT FT43)

(920) 967-5079
Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Michael B Mahlik
Name (TEXT C366)

President
Title (TEXT C367)

mmahlik@lptrust.com
E-mail Address (TEXT C368)

(920) 967-5040
Area Code / Phone Number / Extension (TEXT C369)

(920) 967-5079
Area Code / FAX Number (TEXT C370)

Secondary Contact

Joseph E McGrane
Name (TEXT C371)

Executive Vice President
Title (TEXT C372)

jcmcgrane@lptrust.com
E-mail Address (TEXT C373)

(920) 967-5030
Area Code / Phone Number / Extension (TEXT C374)

(920) 967-5079
Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Michael B Mahlik
Name (TEXT C437)

President
Title (TEXT C438)

mmahlik@lptrust.com
E-mail Address (TEXT C439)

(920) 967-5040
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Joseph E McGrane
Name (TEXT C442)

Executive Vice President
Title (TEXT C443)

jmcgrane@lptrust.com
E-mail Address (TEXT C444)

(920) 967-5030
Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2026 — September 30, 2026

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	0	1.a.1.a.
(b) All other loans secured by real estate	4436	0	1.a.1.b.
(2) Commercial and industrial loans	4012	0	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	0	1.a.3.b.
(4) Not applicable			
(5) All other loans (1)	4058	0	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	0	1.a.6.
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	4115	0	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	75	1.d.1.
(2) Mortgage-backed securities	B489	0	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	115	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	0	1.f.
g. Other interest income	4518	19	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	209	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a.
(b) Time deposits of $250,000 or less	HK03	0	2.a.2.b.
(c) Time deposits of more than $250,000	HK04	0	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b.
c. Other interest expense	GW44	0	2.c.
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.c)	4073	0	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	209	3.
4. Provisions for credit losses (3)	JJ33	0	4.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2 Includes interest income on time certificates of deposit not held for trading.
3 Institutions 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)			4070	11,593	5.a.
b. Service charges on deposit accounts			4080	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			HT73	0	5.d.1.
(2) Income from insurance activities (2)			HT74	0	5.d.2.
e. Not applicable					
f. Net servicing fees			B492	0	5.f.
g. and h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	0	5.j.
k. Net gains (losses) on sales of other assets (3)			B496	0	5.k.
l. Other noninterest income*			B497	29	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	11,622			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities	3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	5,417	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	398	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets			C232	0	7.c.2.
d. Other noninterest expense*			4092	1,637	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	7,452			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	HT69	4,379			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4)	HT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301	4,379			8.c.
9. Applicable income taxes (on item 8.c)	4302	1,215			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	3,164			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	3,164			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	3,164			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	RIAD	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)	4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)	4150	Number 45	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))	RIAD 4024	Amount NR	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)	RIAD 9106	Date 00000000	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?	RIAD A530	YES / NO NO	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.athrough 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	RIAD H032	Amount NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034	NR	M.15.c.
d. All other service charges on deposit accounts	H035	NR	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, 2025, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2026 would report 20260301.

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, 2025, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	10,268	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	105	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	10,373	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	3,164	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	0	8.
9. LESS: Cash dividends declared on common stock	4460	3,000	9.
10. Other comprehensive income (1)	B511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	10,537	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

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

1 Include write-downs arising from transfers of loans to a held-for-sale account.
2 Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository financial institutions and other loans."

Memoranda

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	5409	0	5410	0	M.1.
2. Not applicable					

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - 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	
Memorandum item 3 is to be completed by:[2] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.*					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above)	4655	NR	4665	NR	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, 2025, Report of Condition.

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment RIAD	Amount	(Column B) Held-to-Maturity Debt Securities RIAD	Amount	(Column C) Available-for-Sale Debt Securities RIAD	Amount	
1. Balance most recently reported for the December 31, 2025, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	0	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	0	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	C079	0	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1)	4230	0	JH90	0	JH96	0	5.
6. Adjustments* (see instructions for this schedule)	C233	0	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	3123	0	JH93	0	JH99	0	7.

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

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. to 4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)	RCON		
	JJ03	0	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures	MG93	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) Amortized Cost RCON	(Column A) Amortized Cost Amount	(Column B) Allowance Balance RCON	(Column B) Allowance Balance Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans	JJ04	NR	JJ12	NR	1.a.
b. Commercial real estate loans	JJ05	NR	JJ13	NR	1.b.
c. Residential real estate loans	JJ06	NR	JJ14	NR	1.c.
2. Commercial loans (2)	JJ07	NR	JJ15	NR	2.
3. Credit cards	JJ08	NR	JJ16	NR	3.
4. Other consumer loans	JJ09	NR	JJ17	NR	4.
5. Unallocated, if any			JJ18	NR	5.
6. Total (sum of items 1.a through 5) (3)	JJ11	NR	JJ19	NR	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	Allowance Balance Amount	
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.	JJ20	NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	NR	8.
9. Asset-backed securities and structured financial products	JJ23	NR	9.
10. Other debt securities	JJ24	NR	10.
11. Total (sum of items 7 through 10) (4)	JJ25	NR	11.

1 The $1 billion asset-size test is based on the total assets reported on the June 30, 2025, 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.

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

4 Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-E—Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all 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	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	C013	NR	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	NR	1.b.
c. Income and fees from automated teller machines (ATMs)	C016	NR	1.c.
d. Rent and other income from other real estate owned	4042	NR	1.d.
e. Safe deposit box rent	C015	NR	1.e.
f. Bank card and credit card interchange fees	F555	NR	1.f.
g. Income and fees from wire transfers not reportable as service charges on deposit accounts	T047	NR	1.g.
h. TEXT 4461	4461	NR	1.h.
i. TEXT 4462	4462	NR	1.i.
j. TEXT 4463	4463	NR	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, item 7.d:			
a. Data processing expenses	C017	NR	2.a.
b. Advertising and marketing expenses	0497	NR	2.b.
c. Directors' fees	4136	NR	2.c.
d. Printing, stationery, and supplies	C018	NR	2.d.
e. Postage	8403	NR	2.e.
f. Legal fees and expenses	4141	NR	2.f.
g. FDIC deposit insurance assessments	4146	NR	2.g.
h. Accounting and auditing expenses	F556	NR	2.h.
i. Consulting and advisory expenses	F557	NR	2.i.
j. Automated teller machine (ATM) and interchange expenses	F558	NR	2.j.
k. Telecommunications expenses	F559	NR	2.k.
l. Other real estate owned expenses	Y923	NR	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	Y924	NR	2.m.
n. TEXT 4464	4464	NR	2.n.
o. TEXT 4467	4467	NR	2.o.
p. TEXT 4468	4468	NR	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			
a. (1) TEXT FT29	FT29	0	3.a.1.
(2) Applicable income tax effect — FT30: 0			3.a.2.
b. (1) TEXT FT31	FT31	0	3.b.1.
(2) Applicable income tax effect — FT32: 0			3.b.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXT B526	ADJUSTMENT TO CAPITAL STOCK	B526	105	4.a.
b.	TEXT B527		B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	NO STOCK OPTIONS EXERCISED	4498	0	5.a.
b.	TEXT 4499		4499	0	5.b.
6. Adjustments to allowances for credit losses (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)	JJ27	0	6.a.
b.	TEXT 4521		4521	0	6.b.
c.	TEXT 4522		4522	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?	4769	NO	7.

Other explanations (please type or print clearly; 750 character limit):
(TEXT 4769)

1 Institutions should report initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets.

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2026

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)			0081	272	1.a.
b. Interest-bearing balances (2)			0071	1,159	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)			JJ34	6,500	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)			1773	0	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)			JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	0	3.a.
b. Securities purchased under agreements to resell (5,6)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a.
b. Loans and leases held for investment	B528	0			4.b.
c. LESS: Allowance for credit losses on loans and leases	3123	0			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	0	4.d.
5. Trading assets			3545	0	5.
6. Premises and fixed assets (including right-of-use assets)			2145	324	6.
7. Other real estate owned (from Schedule RC-M)			2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	0	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets (from Schedule RC-M)			2143	0	10.
11. Other assets (from Schedule RC-F) (6)			2160	4,843	11.
12. Total assets (sum of items 1 through 11)			2170	13,098	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	0	13.a.
(1) Noninterest-bearing (7)	6631	0			13.a.1.
(2) Interest-bearing	6636	0			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (8)			B993	0	14.a.
b. Securities sold under agreements to repurchase (9)			B995	0	14.b.
15. Trading liabilities			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)			3190	0	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (10)			3200	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 item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.
4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
5 Includes all securities resale agreements, regardless of maturity.
6 Institutions 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)	2930	2,561	20.
21. Total liabilities (sum of items 13 through 20)	2948	2,561	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23.
24. Common stock	3230	1,000	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	6,362	25.
26. a. Retained earnings	3632	3,175	26.a.
b. Accumulated other comprehensive income (1)	B530	0	26.b.
c. Other equity capital components (2)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	10,537	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	10,537	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	13,098	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 2025	6724	NR	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)	8678	NR	M.2.

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Amount	
1. U.S. Treasury securities	0211	3,046	0213	2,907	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	HT54	0	HT55	0	HT56	0	HT57	0	4.a.1.
(2) Other pass-through securities	G308	0	G309	0	G310	0	G311	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)	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2)	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3.

1 Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	3,454	1738	3,391	1739	0	1741	0	6.a.
b. Other foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments					MG95	NR			7.
8. Total (sum of items 1 through 7) (2)	1754	6,500	1771	6,298	1772	0	1773	0	8.

1 U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

2 The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1)	0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less	A549	200	M.2.a.1.
(2) Over three months through 12 months	A550	803	M.2.a.2.
(3) Over one year through three years	A551	2,156	M.2.a.3.
(4) Over three years through five years	A552	1,893	M.2.a.4.
(5) Over five years through 15 years	A553	1,449	M.2.a.5.
(6) Over 15 years	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less	A555	0	M.2.b.1.
(2) Over three months through 12 months	A556	0	M.2.b.2.
(3) Over one year through three years	A557	0	M.2.b.3.
(4) Over three years through five years	A558	0	M.2.b.4.
(5) Over five years through 15 years	A559	0	M.2.b.5.
(6) Over 15 years	A560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less	A561	0	M.2.c.1.
(2) Over three years	A562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	0	M.2.d.
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)	1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

5. and 6. Not applicable

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b	PU98	0	PU99	0	PV00	0	PV01	0	M.7.

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-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	F158	0	1.a.1.
(2) Other construction loans and all land development and other land loans	F159	0	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	1420	0	1.b.
c. Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	5367	0	1.c.2.a.
(b) Secured by junior liens	5368	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	1460	0	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F161	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	1288	0	2.
3. Loans to finance agricultural production and other loans to farmers	1590	0	3.
4. Commercial and industrial loans	1766	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	B538	0	6.a.
b. Other revolving credit plans	B539	0	6.b.
c. Automobile loans	K137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)	K207	0	6.d.
7. Not applicable			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	0	8.
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions	J454	0	9.a.
b. Other loans	J464	0	9.b.
10. Lease financing receivables (net of unearned income)	2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)	2122	0	12.

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	K158	NR	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K159	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F576	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	NR	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K162	NR	M.1.d.2.
e. Commercial and industrial loans	K256	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	NR	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	K166	NR	M.1.f.1.
(2) and (3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	NR	M.1.f.4.a.
(b) Automobile loans	K203	NR	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	NR	M.1.f.4.c.
Memorandum item 1.f.(5) 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*			
(5) Loans to finance agricultural production and other loans to farmers	K168	NR	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)	HK25	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, 2025, 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), above) with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less	A564	0	M.2.a.1.
(2) Over three months through 12 months	A565	0	M.2.a.2.
(3) Over one year through three years	A566	0	M.2.a.3.
(4) Over three years through five years	A567	0	M.2.a.4.
(5) Over five years through 15 years	A568	0	M.2.a.5.
(6) Over 15 years	A569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, 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	A570	0	M.2.b.1.
(2) Over three months through 12 months	A571	0	M.2.b.2.
(3) Over one year through three years	A572	0	M.2.b.3.
(4) Over three years through five years	A573	0	M.2.b.4.
(5) Over five years through 15 years	A574	0	M.2.b.5.
(6) Over 15 years	A575	0	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	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)	2746	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))	5370	NR	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.a 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))	F230	NR	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	F231	NR	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	F232	NR	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))	F577	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	GW45	NR	GW46	NR	GW47	NR	M.12.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memoranda 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 the 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)	G376	NR	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 G377	NR	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCON		
14. Pledged loans and leases	G378	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)	PR04	NR	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		Number	
	PR05	NR	M.15.b.
		Amount	
c. Principal amount of reverse mortgage originations that have been sold during the year	PR06	NR	M.15.c.
Memorandum item 16 is to be completed by all banks in the June and December reports only.			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above)	LE75	NR	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:		Number	
a. Number of Section 4013 loans outstanding	LG24	0	M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans	LG25	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

	RCON	YES / NO	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")	6999	NR	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.

	Number of Loans		
	RCON	Number	
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	5562	NR	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.)	5563	NR	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	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	5564	NR	5565	NR	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	NR	5567	NR	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	NR	5569	NR	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	5570	NR	5571	NR	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	NR	5573	NR	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	NR	5575	NR	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

	RCON	YES / NO	
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 (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")	6860	NR	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.

	Number of Loans		
	RCON	Number	
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	5577	NR	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	5578	NR	5579	NR	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	NR	5581	NR	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	NR	5583	NR	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	5584	NR	5585	NR	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	NR	5587	NR	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	NR	5589	NR	8.c.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits[1] (Included in Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	0			B550	0	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	0			2530	0	3.
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	0	2210	0	2385	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	6835	NR	M.1.a.
b. Total brokered deposits	2365	0	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits) (2)	HK05	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)	HK06	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)	K220	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)*	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f.
g. Total reciprocal deposits	JH83	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	MT87	NR	M.1.h.1.
(2) Not fully insured, affiliate sweep deposits	MT89	NR	M.1.h.2.
(3) Fully insured, non-affiliate sweep deposits	MT91	NR	M.1.h.3.
(4) Not fully insured, non-affiliate sweep deposits	MT93	NR	M.1.h.4.
i. Total sweep deposits that are not brokered deposits	MT95	NR	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	0	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	0	M.2.a.2.
b. Total time deposits of less than $100,000	6648	0	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	0	M.2.c.
d. Total time deposits of more than $250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below)	J474	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	F233	0	M.2.e.

1 Includes interest-bearing and noninterest-bearing demand deposits.

2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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	HK07	0	M.3.a.1.
(2) Over three months through 12 months	HK08	0	M.3.a.2.
(3) Over one year through three years	HK09	0	M.3.a.3.
(4) Over three years	HK10	0	M.3.a.4.
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	HK11	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	HK12	0	M.4.a.1.
(2) Over three months through 12 months	HK13	0	M.4.a.2.
(3) Over one year through three years	HK14	0	M.4.a.3.
(4) Over three years	HK15	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)	K222	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?	P752	NR	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 item 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 be less than or equal to Schedule RC-E, item 1, column A):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	NR	M.6.b.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	P756	NR	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	NR	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	P758	NR	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	NR	M.7.b.2.

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 items 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, Memorandum item 2.d.

5 The $1 billion asset-size test is based on the total assets reported on the June 30, 2025, Report of Condition.

Schedule RC-F—Other Assets[1]

Dollar Amounts in Thousands	RCON	Amount	
1. Accrued interest receivable (2)	B556	71	1.
2. Net deferred tax assets (3)	2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4)	HT80	0	3.
4. Equity investments without readily determinable fair values (5)	1752	0	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	1,778	5.a.
b. Separate account life insurance assets	K202	0	5.b.
c. Hybrid account life insurance assets	K270	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)	2168	2,994	6.
a. Prepaid expenses	2166	NR	6.a.
b. Repossessed personal property (including vehicles)	1578	NR	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010	NR	6.c.
d. Not applicable			
e. Computer software	FT33	NR	6.e.
f. Accounts receivable	FT34	NR	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans	FT35	NR	6.g.
h. TEXT 3549	3549	NR	6.h.
i. TEXT 3550	3550	NR	6.i.
j. TEXT 3551	3551	NR	6.j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	4,843	7.

1 Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
2 Includes 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)	3645	0	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	1,497	1.b.
2. Net deferred tax liabilities (2)	3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	0	3.
Items 4.a through 4.h 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)	2938	1,064	4.
a. Accounts payable	3066	NR	4.a.
b. Deferred compensation liabilities	C011	NR	4.b.
c. Dividends declared but not yet payable	2932	NR	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	NR	4.d.
e. Operating lease liabilities	LB56	NR	4.e.
f. TEXT 3552	3552	NR	4.f.
g. TEXT 3553	3553	NR	4.g.
h. TEXT 3554	3554	NR	4.h.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	2930	2,561	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."

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCON	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	1,159	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2)			
(excluding mortgage-backed securities)	B558	3,046	2.
3. Mortgage-backed securities (2)	B559	0	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held			
for trading purposes (3)	B560	3,455	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5.
6. Loans:			
a. Total loans	3360	0	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	0	6.b.1.
(2) All other loans secured by real estate	3466	0	6.b.2.
c. Commercial and industrial loans	3387	0	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans,			
and other consumer loans)	B562	0	6.d.2.
7. Not applicable			
8. Lease financing receivables (net of unearned income)	3484	0	8.
9. Total assets (4)	3368	9,911	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts,			
ATS accounts, and telephone and preauthorized transfer accounts)	3485	0	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	0	11.a.
b. Time deposits of $250,000 or less	HK16	0	11.b.
c. Time deposits of more than $250,000	HK17	0	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	0	12.
13. To be completed by banks with $100 million or more in total assets: (5)			
Other borrowed money (includes mortgage indebtedness)	3355	NR	13.

Memorandum

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	3386	NR	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, 2025, Report of Condition.

Schedule RC-L—Derivatives and 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	3814	0	1.a.
b. Credit card lines	3815	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	F164	0	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	0	1.c.1.b.
(2) NOT secured by real estate	6550	0	1.c.2.
d. Not applicable			
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	0	1.e.1.
(2) Loans to depository financial institutions	PV10	0	1.e.2.
(3) Loans to nondepository financial institutions	PV11	0	1.e.3.
(4) All other unused commitments	J459	0	1.e.4.
2. Financial standby letters of credit	3819	0	2.
3. Performance standby letters of credit	3821	0	3.
4. Commercial and similar letters of credit	3411	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)	3433	0	6.a.
b. Securities borrowed	3432	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% of Schedule RC, item 27.a, "Total bank equity capital")	3430	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	C978	NR	9.c.
d. TEXT 3555	3555	NR	9.d.
e. TEXT 3556	3556	NR	9.e.
f. TEXT 3557	3557	NR	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10.
a. Not applicable			
b. TEXT 5592	5592	NR	10.b.
c. TEXT 5593	5593	NR	10.c.
d. TEXT 5594	5594	NR	10.d.
e. TEXT 5595	5595	NR	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	C223	NR	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	NR	11.b.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			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			6164	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	6165	Number 0			1.b.
2. Intangible assets:					
a. Mortgage servicing assets			3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	0			2.a.1.
b. Goodwill			3163	0	2.b.
c. All other intangible assets			JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)			2143	0	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land			5508	0	3.a.
b. Farmland			5509	0	3.b.
c. 1-4 family residential properties			5510	0	3.c.
d. Multifamily (5 or more) residential properties			5511	0	3.d.
e. Nonfarm nonresidential properties			5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)			2150	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)			JA29	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			F055	0	5.a.1.a.
(b) Over one year through three years			F056	0	5.a.1.b.
(c) Over three years through five years			F057	0	5.a.1.c.
(d) Over five years			F058	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)			2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	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			F060	0	5.b.1.a.
(b) Over one year through three years			F061	0	5.b.1.b.
(c) Over three years through five years			F062	0	5.b.1.c.
(d) Over five years			F063	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)			B571	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)			3190	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?	B569	NR	6.

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	NR	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):

TEXT 4087 http:// 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) TE01 N528 http:// 8.b.1.
(2) TE02 N528 http:// 8.b.2.
(3) TE03 N528 http:// 8.b.3.
(4) TE04 N528 http:// 8.b.4.
(5) TE05 N528 http:// 8.b.5.
(6) TE06 N528 http:// 8.b.6.
(7) TE07 N528 http:// 8.b.7.
(8) TE08 N528 http:// 8.b.8.
(9) TE09 N528 http:// 8.b.9.
(10) TE10 N528 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) TE01 N529 8.c.1.
(2) TE02 N529 8.c.2.
(3) TE03 N529 8.c.3.
(4) TE04 N529 8.c.4.
(5) TE05 N529 8.c.5.
(6) TE06 N529 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?	4088	NR	9.
10. Secured liabilities:	RCON	Amount	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	NR	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	NR	12.
13. Not applicable			
14. Captive insurance and reinsurance subsidiaries:	RCON	Amount	
a. Total assets of captive insurance subsidiaries (2)	K193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries (2)	K194	NR	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

Dollar Amounts in Thousands	RCON	Number	
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135	YES / NO NR	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	N523	Number NR	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 prior December 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:		Amount	
(1) Estimated dollar value of international remittance transfers	N524	NR	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	MM07	Number NR	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	MQ52	NR	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	LG26	0	17.a.
		Amount	
b. Outstanding balance of PPP loans	LG27	0	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28	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	LL59	0	17.d.1.
(2) More than one year	LL60	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	LL57	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 sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)).

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

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	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland	3493	0	3494	0	3495	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	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens	C236	0	C237	0	C229	0	1.c.2.a.
(b) Secured by junior liens	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans	1606	0	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1)	5459	0	5460	0	5461	0	7.
8. Lease financing receivables	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	1406	0	1407	0	1403	0	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	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 items 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 RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual 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	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements			K103	0	K104	0	12.

Memoranda

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 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	K105	NR	K106	NR	K107	NR	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K108	NR	K109	NR	K110	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F661	NR	F662	NR	F663	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111	NR	K112	NR	K113	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	NR	K115	NR	K116	NR	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	NR	K118	NR	K119	NR	M.1.d.2.
e. Commercial and industrial loans	K257	NR	K258	NR	K259	NR	M.1.e.

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	
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	NR	K127	NR	K128	NR	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.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	K130	NR	K131	NR	K132	NR	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	NR	K275	NR	K276	NR	M.1.f.4.a.
(b) Automobile loans	K277	NR	K278	NR	K279	NR	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	NR	K281	NR	K282	NR	M.1.f.4.c.
Memorandum item 1.f.5. 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*							
(5) Loans to finance agricultural production and other loans to farmers	K138	NR	K139	NR	K140	NR	M.1.f.5.
g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2)	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

1 The $300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2025, 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)	1594	NR	1597	NR	1583	NR	M.4.
Memorandum item 5 is to be completed semiannually in the June and December reports only.							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	NR	C241	NR	C226	NR	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	C410	NR	M.7.
8. Nonaccrual assets sold during the previous six months	C411	NR	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	PV23	0	PV24	0	PV25	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, 2025, 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(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	NR	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	NR	2.
3. Not applicable			
4. Average consolidated total assets for the calendar quarter	K652	NR	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) — Number	K653	NR	4.a
		Amount	
5. Average tangible equity for the calendar quarter (1)	K654	NR	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	NR	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	G465	NR	7.a.
b. Over one year through three years	G466	NR	7.b.
c. Over three years through five years	G467	NR	7.c.
d. Over five years	G468	NR	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	G469	NR	8.a.
b. Over one year through three years	G470	NR	8.b.
c. Over three years through five years	G471	NR	8.c.
d. Over five years	G472	NR	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	NR	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	L190	NR	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		YES / NO	
	K656	NR	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Amount	
a. Banker's bank deduction	K657	NR	10.a
b. Banker's bank deduction limit	K658	NR	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		YES / NO	
	K659	NR	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.[2]		Amount	
a. Custodial bank deduction	K660	NR	11.a
b. Custodial bank deduction limit	K661	NR	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 accounts (excluding retirement accounts) of $250,000 or less:[1]					
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			F049	NR	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number NR			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			F051	NR	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number NR			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			F045	NR	M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number NR			M.1.c.2.
d. Retirement deposit accounts of more than $250,000:[1]					
(1) Amount of retirement deposit accounts of more than $250,000			F047	NR	M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number NR			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]			5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT A545			RCON A545	FDIC Cert. No. NR	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, 2025, 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	P742	7,362	1.
2. Retained earnings (1)	KW00	3,175	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.)	RCOA JJ29	Number 0	2.a.
3. Accumulated other comprehensive income (AOCI)	RCOA B530	Amount 0	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	0=No 1=Yes RCOA P838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOA P839	Amount 0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	10,537	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	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	P843	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)	P844	0	9.a.
b. Not 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)	P846	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)	P847	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)	P848	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)	P849	NR	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)	Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	10.b.
11. Not applicable			
12. Subtotal (item 5 minus items 6 through 10.b)	P852	10,537	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59	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	LB60	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	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	10,537	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	0	23.
24. LESS: Additional tier 1 capital deductions	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	10,537	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	9,911	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)	P875	0	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	9,911	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 the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

Schedule RC-R—Continued

Part I - Continued

Leverage Ratio*

	RCOA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	106.3162%	31.

		RCOA		
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)	0=No 1=Yes	LE74	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.

		RCOA		
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No)	1=Yes	NC99		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)	2170	NR			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	KX77	NR	KX78	NR	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	KX80	NR			34.b.
c. Other off-balance sheet exposures	KX81	NR			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	KX82	NR	KX83	NR	34.d.

Dollar Amounts in Thousands	RCOA	Amount	
35. Unconditionally cancellable commitments	S540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions	LB61	NR	36.
37. Allocated transfer risk reserve	3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:			
a. Loans and leases held for investment	JJ30	NR	38.a.
b. Held-to-maturity debt securities	JJ31	NR	38.b.
c. Other financial assets measured at amortized cost	JJ32	NR	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	P866	0	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867	0	40.
41. Total capital minority interest that is not included in tier 1 capital	P868	0	41.
42. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2)	5310	0	42.
43. Not applicable			
44. Tier 2 capital before deductions (sum of items 39 through 42)	P870	0	44.
45. LESS: Tier 2 capital deductions	P872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero)	5311	0	46.
Total Capital			
47. Total capital (sum of items 26 and 46)	3792	10,537	47.
Total Risk-Weighted Assets			
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	9,911	48.

Risk-Based Capital Ratios*	RCOA	Percentage	
49. Common equity tier 1 capital ratio (item 19 divided by item 48)	P793	106.3162%	49.
50. Tier 1 capital ratio (item 26 divided by item 48)	7206	106.3162%	50.
51. Total capital ratio (item 47 divided by item 48)	7205	106.3162%	51.
Capital Buffer*			
52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments	H311	98.3162%	52.

Dollar Amounts in Thousands	RCOA	Amount	
53. Eligible retained income (3)	H313	0	53.
54. Distributions and discretionary bonus payments during the quarter (4)	H314	NR	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.

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

Schedule RC-R—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.

Dollar Amounts in Thousands	(Column A) Totals *From Schedule RC* Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) Allocation by Risk-Weight Category 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
Balance Sheet Asset Categories[2]											
1. Cash and balances due from depository institutions	RCON D957 / NR	RCON S396 / NR	RCON D958 / NR				RCON D959 / NR	RCON S397 / NR	RCON D960 / NR	RCON S398 / NR	1.
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities (3)	NR	NR	NR	NR	NR		NR	NR	NR	NR	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON JA21 / NR	RCON S402 / NR	RCON D967 / NR	RCON HJ76 / NR	RCON HJ77 / NR		RCON D968 / NR	RCON D969 / NR	RCON D970 / NR	RCON S403 / NR	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold	NR		NR				NR	NR	NR	NR	3.a.
b. Securities purchased under agreements to resell	RCON H171 / NR	RCON H172 / NR									3.b.
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		
a. Residential mortgage exposures	NR	NR	NR				NR	NR	NR		4.a.
b. High volatility commercial real estate exposures	RCON S419 / NR	RCON S420 / NR	RCON H174 / NR				RCON H175 / NR	RCON H176 / NR	RCON H177 / NR	RCON S421 / NR	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 should report held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset 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		RCON S405 NR		RCON S406 NR				RCON H271 NR	RCON H272 NR	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:								RCON H273	RCON H274	
a. Residential mortgage exposures								NR	NR	4.a.
b. High volatility commercial real estate exposures								RCON H275 NR	RCON H276 NR	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)	(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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429	
more or on nonaccrual (1)	NR	NR	NR	NR	NR		NR	NR	NR	NR	4.c.
	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437	
d. All other exposures	NR	NR	NR	NR	NR		NR	NR	NR	NR	4.d.
5. Loans and leases held for investment: (2)	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		
a. Residential mortgage exposures	NR	NR	NR				NR	NR	NR		5.a.
b. High volatility commercial	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	
real estate exposures	NR	NR	NR				NR	NR	NR	NR	5.b.
c. Exposures past due 90 days or	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455	
more or on nonaccrual (3)	NR	NR	NR	NR	NR		NR	NR	NR	NR	5.c.
	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463	
d. All other exposures	NR	NR	NR	NR	NR		NR	NR	NR	NR	5.d.
6. LESS: Allowance for credit	RCON 3123	RCON 3123									
losses on loans and leases	NR	NR									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 more or on nonaccrual.

2 Institutions 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, 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

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or or more or on nonaccrual (2)								RCON H277 NR	RCON H278 NR	4.c.
d. All other exposures								RCON H279 NR	RCON H280 NR	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures								RCON H281 NR	RCON H282 NR	5.a.
b. High volatility commercial real estate exposures								RCON H283 NR	RCON H284 NR	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3)								RCON H285 NR	RCON H286 NR	5.c.
d. All other exposures								RCON H287 NR	RCON H288 NR	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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467	
7. Trading assets	NR	NR	NR	NR	NR		NR	NR	NR	NR	7.
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185	
8. All other assets (1,2,3)	NR	NR	NR	NR	NR		NR	NR	NR	NR	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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 have elected to apply the 3-year or the 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 the 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

Dollar Amounts in Thousands	(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%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	
7. Trading assets		NR	NR	NR				NR	NR	7.
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	
8. All other assets (2)	NR	NR	NR	NR				NR	NR	8.
a. Separate account bank-owned life insurance								RCON H296	RCON H297	
								NR	NR	8.a.
b. Default fund contributions to central counterparties								RCON H298	RCON H299	
								NR	NR	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

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(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	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	
a. Held-to-maturity securities (2)	NR	NR	NR	NR	NR	9.a.
	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	
b. Available-for-sale securities	NR	NR	NR	NR	NR	9.b.
	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	
c. Trading assets	NR	NR	NR	NR	NR	9.c.
	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	
d. All other on-balance sheet securitization exposures	NR	NR	NR	NR	NR	9.d.
	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	
10. Off-balance sheet securitization exposures	NR	NR	NR	NR	NR	10.

Dollar Amounts in Thousands	(Column A) Total 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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503	
11. Total balance sheet assets (3)	NR	NR	NR	NR	NR		NR	NR	NR	NR	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	
11. Total balance sheet assets (3)	NR	NR	NR	NR			NR	NR	11.

[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.

[3] 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	CCF[1]	(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%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511	
letters of credit	NR	1.0	NR	NR	NR	NR		NR	NR	NR	NR	12.
13. Performance standby letters of credit and transaction-related	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	
contingent items	NR	0.5	NR	NR				NR	NR	NR	NR	13.
14. Commercial and similar letters of credit with an original maturity of	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513	
one year or less	NR	0.2	NR	NR	NR	NR		NR	NR	NR	NR	14.
15. Retained recourse on small business obligations sold	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514	
with recourse	NR	1.0	NR	NR				NR	NR	NR	NR	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	CCF[1]	(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%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (3)	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	
	NR	1.0	NR	NR	NR	NR		NR	NR	NR	NR	16.
17. All other off-balance sheet liabilities	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	
	NR	1.0	NR	NR				NR	NR	NR	NR	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	
	NR	0.2	NR	NR	NR	NR		NR	NR	NR	NR	18.a.
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	
	NR	0.5	NR	NR	NR	NR		NR	NR	NR	NR	18.b.
19. Unconditionally cancelable commitments	RCON S540		RCON S541									
	NR	0.0	NR									19.
			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	
20. Over-the-counter derivatives			NR	NR	NR	NR	NR	NR	NR	NR	NR	20.
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	
21. Centrally cleared derivatives			NR	NR	NR	NR		NR	NR	NR	NR	21.
22. Unsettled transactions (failed trades) (4)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	
	NR			NR				NR	NR	NR	NR	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% Amount	(Column P) Allocation by Risk-Weight Category 937.5% Amount	(Column Q) Allocation by Risk-Weight Category 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset Amount	
				RCON H301	RCON H302	
16. Repo-style transactions (2)				NR	NR	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303	RCON H304	
a. Original maturity of one year or less				NR	NR	18.a.
				RCON H307	RCON H308	
b. Original maturity exceeding one year				NR	NR	18.b.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				NR	NR	20.
21. Centrally cleared derivatives						21.
	RCON H198	RCON H199	RCON H200			
22. Unsettled transactions (failed trades) (3)	NR	NR	NR			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

Dollar Amounts in Thousands	(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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
	NR	NR	NR	NR	NR	NR	NR	NR	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)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	
	NR	NR	NR	NR	NR	NR	NR	NR	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON S562 NR	RCON S563 NR	RCON S564 NR	RCON S565 NR	RCON S566 NR	RCON S567 NR	RCON S568 NR	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)	RCON S573 NR	RCON S574 NR	RCON S575 NR	RCON S576 NR	RCON S577 NR	RCON S578 NR	RCON S579 NR	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	S580	9,911	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	0	27.
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2)	B704	9,911	28.
29. LESS: Excess AACL (1)	A222	0	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	9,911	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	G642	NR	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	S582	NR	S583	NR	S584	NR	M.2.a.
b. Foreign exchange rate and gold	S585	NR	S586	NR	S587	NR	M.2.b.
c. Credit (investment grade reference asset)	S588	NR	S589	NR	S590	NR	M.2.c.
d. Credit (non-investment grade reference asset)	S591	NR	S592	NR	S593	NR	M.2.d.
e. Equity	S594	NR	S595	NR	S596	NR	M.2.e.
f. Precious metals (except gold)	S597	NR	S598	NR	S599	NR	M.2.f.
g. Other	S600	NR	S601	NR	S602	NR	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	NR	S604	NR	S605	NR	M.3.a.
b. Foreign exchange rate and gold	S606	NR	S607	NR	S608	NR	M.3.b.
c. Credit (investment grade reference asset)	S609	NR	S610	NR	S611	NR	M.3.c.
d. Credit (non-investment grade reference asset)	S612	NR	S613	NR	S614	NR	M.3.d.
e. Equity	S615	NR	S616	NR	S617	NR	M.3.e.
f. Precious metals (except gold)	S618	NR	S619	NR	S620	NR	M.3.f.
g. Other	S621	NR	S622	NR	S623	NR	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	JJ30	0	M.4.a.
b. Held-to-maturity debt securities	JJ31	0	M.4.b.
c. Other financial assets measured at amortized cost	JJ32	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)	A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346	YES	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)	B867	YES	3.

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 report date) 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 report date) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	571,014	7,261	274	6	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCON B872	RCON B873	RCON B874	RCON B875	
	1,837	12,206	3	1	5.a.
b. Employee benefit - defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	
	0	0	0	0	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	
	344,616	9,533	566	15	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts	0	0	0	0	6.
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	
	1,158,014	35,697	487	15	7.
8. Foundation and endowment trust and agency accounts..	RCON J255	RCON J256	RCON J257	RCON J258	
	58,371	0	25	0	8.
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts	0	0	0	0	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	
	2,133,852	64,697	1,355	37	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
		RCON B898		RCON B899	
11. Custody and safekeeping accounts		144,669		12	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCON J259	RCON J260	RCON J261	RCON J262	
	344,616	154,202	566	27	13.

Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	3,258	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit - defined contribution	B905	0	15.a.
b. Employee benefit - defined benefit	B906	0	15.b.
c. Other employee benefit and retirement-related accounts	B907	2,107	15.c.
16. Corporate trust and agency accounts	A479	0	16.
17. Investment management and investment advisory agency accounts	J315	5,453	17.
18. Foundation and endowment trust and agency accounts	J316	337	18.
19. Other fiduciary accounts	A480	0	19.
20. Custody and safekeeping accounts	B909	48	20.
21. Other fiduciary and related services income	B910	390	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070	11,593	22.
23. Less: Expenses	C058	NR	23.
24. Less: Net losses from fiduciary and related services	A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services	B911	NR	25.
26. Net fiduciary and related services income	A491	NR	26.

Memoranda

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. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	NR	J264	NR	J265	NR	M.1.a.
b. Interest-bearing deposits	J266	NR	J267	NR	J268	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269	NR	J270	NR	J271	NR	M.1.c.
d. State, county, and municipal obligations	J272	NR	J273	NR	J274	NR	M.1.d.
e. Money market mutual funds	J275	NR	J276	NR	J277	NR	M.1.e.
f. Equity mutual funds	J278	NR	J279	NR	J280	NR	M.1.f.
g. Other mutual funds	J281	NR	J282	NR	J283	NR	M.1.g.
h. Common trust funds and collective investment funds	J284	NR	J285	NR	J286	NR	M.1.h.
i. Other short-term obligations	J287	NR	J288	NR	J289	NR	M.1.i.
j. Other notes and bonds	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments	J293	NR	J294	NR	J295	NR	M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

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. l. Other common and preferred stocks	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	NR	J309	NR	J310	NR	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets RCON	Amount	(Column B) Number of Managed Accounts RCON	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	NR	J312	NR	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues RCON	Number	(Column B) Principal Amount Outstanding Amount	
2. Corporate trust and agency accounts:			RCON B928	
a. Corporate and municipal trusteeships	B927	NR	NR	M.2.a.
			RCON J314	
(1) Issues reported in Memorandum item 2.a that are in default	J313	NR	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	NR		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.

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

Dollar Amounts in Thousands	(Column A) Number of Funds RCON	Number	(Column B) Market Value of Fund Assets RCON	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	NR	B932	NR	M.3.a.
b. International/Global equity	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend	B935	NR	B936	NR	M.3.c.
d. Taxable bond	B937	NR	B938	NR	M.3.d.
e. Municipal bond	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market	B941	NR	B942	NR	M.3.f.
g. Specialty/Other	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	0	B946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts RIAD	(Column A) Gross Losses Managed Accounts Amount	(Column B) Gross Losses Non-Managed Accounts RIAD	(Column B) Gross Losses Non-Managed Accounts Amount	(Column C) Recoveries RIAD	(Column C) Recoveries Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947	NR	B948	NR	B949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950	NR	B951	NR	B952	NR	M.4.b.
c. Investment management and investment advisory agency accounts	B953	NR	B954	NR	B955	NR	M.4.c.
d. Other fiduciary accounts and related services	B956	NR	B957	NR	B958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959	NR	B960	NR	B961	NR	M.4.e.

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

Barbara A Blashka
Name and Title (TEXT B962)

bblashka@lptrust.com
E-mail Address (TEXT B926)

(920) 967-5054
Area Code / Phone Number / Extension (TEXT B963)

(920) 967-5079
Area Code / FAX Number (TEXT B964)

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?	FT00	NO	1.
		Amount	
a. Total gross notional amount of interest rate derivatives held for trading	A126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading	FT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading	8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading	FT02	NR	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	
	FT03	NO	2.
		Amount	
a. Principal amount of 1–4 family residential mortgage loans sold during the quarter	FT04	NR	2.a.
b. Quarter-end amount of 1–4 family residential mortgage loans held for sale or trading	FT05	NR	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?	FT06	NO	3.
		Amount	
a. Aggregate amount of fair value option assets	HK18	NR	3.a.
b. Aggregate amount of fair value option liabilities	HK19	NR	3.b.
	RIAD		
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets	F551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities	F553	NR	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	
	FT07	NO	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement		Amount	
	FT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?		YES / NO	
	FT09	NO	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		Amount	
	FT10	NR	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?		YES / NO	
	FT11	NO	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		Amount	
	FT12	NR	6.a.
Variable Interest Entities		YES / NO	
7. Does the institution have any consolidated variable interest entities?	FT13	NO	7.
		Amount	
a. Total assets of consolidated variable interest entities (1)	FT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities	FT15	NR	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?	FT16	NO	8.
		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)	C391	NR	8.a.
	RIAD		
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	NR	8.b.
c. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges	C390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income	C388	NR	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 Schedule RI-E, item 2.g; Schedule RC-C, Part I, Memorandum items 17.a and 17.b; and Schedule RC-O, items 9 and 9.a, 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 Consolidated 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.

	RCON	YES / NO
Comments?.....	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)