

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

Institution Name	<b>CHAIN BRIDGE BANK, NATIONAL ASSOCIATION</b>
City	<b>MC LEAN</b>
State	<b>VA</b>
Zip Code	<b>22101</b>
Call Report Report Date	<b>12/31/2025</b>
Report Type	<b>041</b>
RSSD-ID	<b>3597211</b>
FDIC Certificate Number	<b>58595</b>
OCC Charter Number	<b>24755</b>
ABA Routing Number	<b>56009479</b>
Last updated on	<b>1/28/2026</b>



## Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Report at the close of business December 31, 2025

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20251231)

(RCON 9999)

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

- 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 datacollection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to 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](mailto:CDR.Help@cdr.ffiec.gov).

FDIC Certificate Number **58595** (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.

**CHAIN BRIDGE BANK, NATIONAL ASSOCIATION**

Legal Title of Bank (RSSD 9017)

**MC LEAN**

City (RSSD 9130)

**VA**

**22101**

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, 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 - FFIEC 041

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

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Area Code / Phone Number / Extension (TEXT C493)

CONF

Area Code / FAX Number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C369)

CONF

Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Area Code / Phone Number / Extension (TEXT C374)

CONF

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**

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

### **Secondary Contact**

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

### **Third Contact**

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

### **Fourth Contact**

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)

## Contact Information(Form Type - 041)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.

Dollar amounts in thousands			
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address.....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone.....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.

## Schedule RI - Income Statement(Form Type - 041)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	9,801	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	2,531	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	819	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	137	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	RIAD4058	0	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5)).....	RIAD4010	13,288	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD4115	19,594	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).	RIADB488	14,500	1.d.1.
2. Mortgage-backed securities.....	RIADB489	236	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	8,038	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	187	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	55,843	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	3,008	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	1,073	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	117	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	142	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	4,340	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	51,503	3.
4. Provisions for credit losses <sup>3</sup> .....	RIADJJ33	-492	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	1,346	5.a.
b. Service charges on deposit accounts.....	RIAD4080	630	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.

- 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 "other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

Dollar amounts in thousands		
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0
5. Income from other insurance activities.....	RIADC387	0
e. Venture capital revenue.....	RIADB491	0
f. Net servicing fees.....	RIADB492	0
g. Net securitization income.....	RIADB493	0
h. Not applicable		
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	60
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0
k. Net gains (losses) on sales of other assets <sup>3</sup> .....	RIADB496	0
l. Other noninterest income <sup>*</sup> .....	RIADB497	2,130
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	4,166
6. Not available		
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	0
7. Noninterest expense:		
a. Salaries and employee benefits.....	RIAD4135	17,747
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	940
c. Not available		
1. Goodwill impairment losses.....	RIADC216	0
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	9,326
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	28,013
8. Not available		
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIADHT69	28,148
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	17
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	28,165
9. Applicable income taxes (on item 8.c).....	RIAD4302	5,756
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	22,409
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	22,409
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	22,409
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	171
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>		
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....	RIAD8431	0
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	1,121
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	92
<i>Memorandum item 6 is to be completed by:</i>		
<i>* banks with \$300 million or more in total assets, and</i>		
<i>* banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>		
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....	RIAD4024	0

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

\*. Describe on Schedule RI-E-Explanations

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

4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

Dollar amounts in thousands		
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	00000000
8. Not applicable		M.7.
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.</i>		M.8.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: <sup>1</sup>		M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	NR
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	NR
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets.</i>		M.9.a.
10. Credit losses on derivatives (see instructions) <sup>1</sup> .....	RIADA251	0
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No
12. Not applicable		M.10.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>		M.11.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		M.12.
a. Net gains (losses) on assets.....	RIADF551	NR
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR
b. Net gains (losses) on liabilities.....	RIADF553	NR
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR
14. Not applicable		M.13.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>		M.13.a.
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b.): <sup>1</sup>		M.13.a.1.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	84
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	118
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	14
d. All other service charges on deposit accounts.....	RIADH035	414
		M.13.b.
		M.13.b.1.
		M.14.
		M.15.
		M.15.a.
		M.15.b.
		M.15.c.
		M.15.d.

## Schedule RI-A - Changes in Bank Equity Capital(Form Type - 041)

Dollar amounts in thousands		
1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	118,788
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * .....	RIADB507	0
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	118,788
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	22,409
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	12,000
6. Treasury stock transactions, net.....	RIADB510	0
7. Changes incident to business combinations, net.....	RIAD4356	0
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0
9. LESS: Cash dividends declared on common stock.....	RIAD4460	0
10. Other comprehensive income <sup>1</sup> .....	RIADB511	4,736
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * .....	RIAD4415	0
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	157,933
		1.
		2.
		3.
		4.
		5.
		6.
		7.
		8.
		9.
		10.
		11.
		12.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2025, would report 20250301.
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2024, Report of Condition.
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2024, Report of Condition.
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
- \*. 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 Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 041)

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

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	0	RIADC892	0
2. Other construction loans and all land development and other land loans.....	0	RIADC894	0
b. Secured by farmland.....	0	RIAD3585	0
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	RIAD5412	0
2. Closed-end loans secured by 1-4 family residential properties:			1.c.1.
a. Secured by first liens.....	0	RIADC217	0
b. Secured by junior liens.....	0	RIADC218	0
d. Secured by multifamily (5 or more) residential properties.....	0	RIAD3589	0
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	RIADC896	0
2. Loans secured by other nonfarm nonresidential properties.....	0	RIADC898	0
2. Not applicable			2.
3. Not applicable			3.
4. Commercial and industrial loans.....	0	RIAD4608	0
5. Loans to individuals for household, family, and other personal expenditures:			4.
a. Credit cards.....	0	RIADB515	0
b. Automobile loans.....	0	RIADK133	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	RIADK206	0
6. Not applicable			5.
7. All other loans <sup>2</sup> .....	0	RIAD4628	0
8. Lease financing receivables.....	0	RIAD4267	0
9. Total (sum of items 1 through 8).....	0	RIAD4605	0
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.....	0	RIAD5410	0
2. Not available			M.1.
<i>Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets:</i>			M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) <sup>2</sup> .....	0	RIAD4662	0
b. Not applicable			M.2.a.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	0	RIAD4618	0
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	0	RIADF187	0
<i>Memorandum item 3 are to be completed by:</i>			M.2.b.
<i>* banks with \$300 million or more in total assets, and</i>			M.2.c.
<i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>			M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) <sup>2</sup> .....	0	RIAD4665	0

Dollar amounts in thousands  
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....

RIADC388	NR	M.4.
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## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities	
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>4,514</b>	RIADJH88	<b>202</b>	RIADJH94	<b>0</b>
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	<b>0</b>	RIADJH89	<b>0</b>	RIADJH95	<b>0</b>
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	<b>0</b>	RIADJH92	<b>0</b>	RIADJH98	<b>0</b>
4. LESS: Write-downs arising from transfers of financial assets.....	RIAD5523	<b>0</b>	RIADJJ00	<b>0</b>	RIADJJ01	<b>0</b>
5. Provisions for credit losses <sup>1</sup> .....	RIAD4230	<b>-418</b>	RIADJH90	<b>-74</b>	RIADJH96	<b>0</b>
6. Adjustments (see instructions for this schedule) *	RIADC233	<b>0</b>	RIADJH91	<b>0</b>	RIADJH97	<b>0</b>
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	<b>4,096</b>	RIADJH93	<b>128</b>	RIADJH99	<b>0</b>

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-8, Part II, item 7, column A, above.....	RIADC435	<b>NR</b>	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	<b>NR</b>	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	<b>NR</b>	M.3.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.		<b>NR</b>	M.4.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	RIADJJ02	<b>0</b>	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCONJJ03	<b>0</b>	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	<b>0</b>	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).	RIADMG94	<b>0</b>	M.8.

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

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

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

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

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

## Schedule RI-C - Disaggregated Data on the Allowances for Credit Losses (Form Type - 041)

	Dollar amounts in thousands	(Column A) Amortized Cost	(Column B) Allowance Balance	
1. Real estate loans:				1.
a. Construction loans.....	RCONJJ04	<b>2,954</b>	RCONJJ12	<b>39</b>
b. Commercial real estate loans.....	RCONJJ05	<b>48,279</b>	RCONJJ13	<b>1,468</b>
c. Residential real estate loans.....	RCONJJ06	<b>216,442</b>	RCONJJ14	<b>2,438</b>
2. Commercial loans <sup>2</sup> .....	RCONJJ07	<b>4,521</b>	RCONJJ15	<b>73</b>
3. Credit cards.....	RCONJJ08	<b>0</b>	RCONJJ16	<b>0</b>
4. Other consumer loans.....	RCONJJ09	<b>2,563</b>	RCONJJ17	<b>78</b>
5. Unallocated, if any.....			RCONJJ18	<b>0</b>
6. Total (sum of items 1.a. through 5) <sup>3</sup> .....	RCONJJ11	<b>274,759</b>	RCONJJ19	<b>4,096</b>

	Dollar amounts in thousands	
7. Securities issued by states and political subdivisions in the U.S.....	RCONJJ20	<b>29</b>
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCONJJ21	<b>0</b>
9. Asset-backed securities and structured financial products.....	RCONJJ23	<b>0</b>
10. Other debt securities.....	RCONJJ24	<b>99</b>
11. Total (sum of items 7 through 10) <sup>4</sup> .....	RCONJJ25	<b>128</b>

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

## Schedule RI-E - Explanations (Form Type - 041)

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l.) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l.:		1.
a. Income and fees from the printing and sale of checks.....	RIADC013	NR
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	NR
c. Income and fees from automated teller machines (ATMs).....	RIADC016	NR
d. Rent and other income from other real estate owned.....	RIAD4042	NR
e. Safe deposit box rent.....	RIADC015	NR
f. Bank card and credit card interchange fees.....	RIADF555	338
g. Income and fees from wire transfers.....	RIADT047	NR
h. Disclose component and the dollar amount of that component:  (TEXT4461) Deposit placement income	RIAD4461	838
i. Disclose component and the dollar amount of that component:  (TEXT4462) Management Fees	RIAD4462	886
j. Disclose component and the dollar amount of that component:  (TEXT4463) NR	RIAD4463	NR
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:		2.
a. Data processing expenses.....	RIADC017	2,703
b. Advertising and marketing expenses.....	RIAD0497	NR
c. Directors' fees.....	RIAD4136	NR
d. Printing, stationery, and supplies.....	RIADC018	NR
e. Postage.....	RIAD8403	NR
f. Legal fees and expenses.....	RIAD4141	NR
g. FDIC deposit insurance assessments.....	RIAD4146	CONF
h. Accounting and auditing expenses.....	RIADF556	751
i. Consulting and advisory expenses.....	RIADF557	962
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	NR
k. Telecommunications expenses.....	RIADF559	NR
l. Other real estate owned expenses.....	RIADY923	NR
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	NR
n. Disclose component and the dollar amount of that component:  (TEXT4464) State Franchise Tax	RIAD4464	1,038
o. Disclose component and the dollar amount of that component:  (TEXT4467) NR	RIAD4467	NR
p. Disclose component and the dollar amount of that component:  (TEXT4468) NR	RIAD4468	NR
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:  (TEXTFT29) NR	RIADFT29	0
3. Applicable income tax effect.....	RIADFT30	0
b. Disclose component, the gross dollar amount of that component, and its related income tax:  (TEXTFT31) NR	RIADFT31	0
3. Applicable income tax effect.....	RIADFT32	0
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		4.
a. Disclose component and the dollar amount of that component:  (TEXTB526) NR	RIADB526	0

Dollar amounts in thousands		
b. Disclose component and the dollar amount of that component: [TEXTB527] NR	RIADB527	0 4.b. 4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):		5.
a. Disclose component and the dollar amount of that component: [TEXT4498] NR	RIAD4498	0 5.a. 5.a.1.
b. Disclose component and the dollar amount of that component: [TEXT4499] NR	RIAD4499	0 5.b. 5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):		6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets <sup>1</sup> ....	RIADJJ27	0 6.a. 6.b.
b. Disclose component and the dollar amount of that component: [TEXT4521] NR	RIAD4521	0 6.b.1. 6.c.
c. Disclose component and the dollar amount of that component: [TEXT4522] NR	RIAD4522	0 6.c.1. 7.
a. Comments?.....	RIAD4769	No 7.a.
b. Other explanations.....	TEXT4769	NR 7.b.

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

## Schedule RC - Balance Sheet(Form Type - 041)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):		1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	<b>4,882</b>	1.a.
b. Interest-bearing balances <sup>2</sup>	<b>581,748</b>	1.b.
2. Securities:		2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	<b>256,510</b>	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	<b>608,804</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	<b>547</b>	2.c.
3. Federal funds sold and securities purchased under agreements to resell:		3.
a. Federal funds sold	<b>0</b>	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	<b>0</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):		4.
a. Loans and leases held for sale	<b>0</b>	4.a.
b. Loans and leases held for investment	<b>274,759</b>	4.b.
c. LESS: Allowance for credit losses on loans and leases	<b>4,096</b>	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c.)	<b>270,663</b>	4.d.
5. Trading assets (from Schedule RC-D)	<b>0</b>	5.
6. Premises and fixed assets (including right-of-use assets)	<b>13,229</b>	6.
7. Other real estate owned (from Schedule RC-M)	<b>0</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures	<b>0</b>	9.
10. Intangible assets (from Schedule RC-M)	<b>0</b>	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	<b>13,938</b>	11.
12. Total assets (sum of items 1 through 11)	<b>1,750,321</b>	12.
13. Deposits:		13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	<b>1,584,614</b>	13.a.
1. Noninterest-bearing <sup>7</sup>	<b>0</b>	13.a.1.
2. Interest-bearing	<b>1,266,029</b>	13.a.2.
b. Not applicable		13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:		14.
a. Federal funds purchased <sup>8</sup>	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase <sup>9</sup>	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D)	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)	<b>0</b>	16.
17. Not applicable		17.
18. Not applicable		18.
19. Subordinated notes and debentures <sup>10</sup>	<b>0</b>	19.
20. Other liabilities (from Schedule RC-G)	<b>7,774</b>	20.
21. Total liabilities (sum of items 13 through 20)	<b>1,592,388</b>	21.
22. Not applicable		22.

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

Dollar amounts in thousands		
23. Perpetual preferred stock and related surplus.....	RCON3838	0
24. Common stock.....	RCON3230	58
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	58,142
26. Not available		
a. Retained earnings.....	RCON3632	103,242
b. Accumulated other comprehensive income <sup>1</sup> .....	RCONB530	-3,509
c. Other equity capital components <sup>2</sup> .....	RCONA130	0
27. Not available		
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	157,933
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	157,933
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	1,750,321
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024.....	RCON6724	NR
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR

## Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 041)

*Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.  
Exclude assets held for trading.*

Dollar amounts in thousands		
1. Cash items in process of collection, unposted debits, and currency and coin:		
a. Cash items in process of collection and unposted debits.....	RCON0020	3,587
b. Currency and coin.....	RCON0080	256
2. Balances due from depository institutions in the U.S. ....	RCON0082	1,897
3. Balances due from banks in foreign countries and foreign central banks.....	RCON0070	0
4. Balances due from Federal Reserve Banks.....	RCON0090	580,890
5. Total.....	RCON0010	586,630

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

## Schedule RC-B - Securities(Form Type - 041)

*Exclude assets held for trading.*

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....	RCON0211 <b>90,474</b>	RCON0213 <b>85,681</b>	RCON1286 <b>437,370</b>	RCON1287 <b>437,339</b>	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50 <b>5,966</b>	RCONHT51 <b>5,873</b>	RCONHT52 <b>994</b>	RCONHT53 <b>997</b>	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON8496 <b>115,158</b>	RCON8497 <b>109,048</b>	RCON8498 <b>104,082</b>	RCON8499 <b>102,246</b>	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCONG300 <b>0</b>	RCONG301 <b>0</b>	RCONG302 <b>5</b>	RCONG303 <b>6</b>	4.a.1.
2. Issued by FNMA and FHLMC.....	RCONG304 <b>1,150</b>	RCONG305 <b>1,147</b>	RCONG306 <b>3,846</b>	RCONG307 <b>3,526</b>	4.a.2.
3. Other pass-through securities.....	RCONG308 <b>0</b>	RCONG309 <b>0</b>	RCONG310 <b>0</b>	RCONG311 <b>0</b>	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312 <b>0</b>	RCONG313 <b>0</b>	RCONG314 <b>0</b>	RCONG315 <b>0</b>	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316 <b>0</b>	RCONG317 <b>0</b>	RCONG318 <b>0</b>	RCONG319 <b>0</b>	4.b.2.
3. All other residential MBS.....	RCONG320 <b>0</b>	RCONG321 <b>0</b>	RCONG322 <b>0</b>	RCONG323 <b>0</b>	4.b.3.
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142 <b>0</b>	RCONK143 <b>0</b>	RCONK144 <b>1,711</b>	RCONK145 <b>1,688</b>	4c1a
b. Other pass-through securities.....	RCONK146 <b>0</b>	RCONK147 <b>0</b>	RCONK148 <b>0</b>	RCONK149 <b>0</b>	4c1b
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150 <b>0</b>	RCONK151 <b>0</b>	RCONK152 <b>0</b>	RCONK153 <b>0</b>	4c2a
b. All other commercial MBS.....	RCONK154 <b>0</b>	RCONK155 <b>0</b>	RCONK156 <b>0</b>	RCONK157 <b>0</b>	4c2b
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCONC026 <b>0</b>	RCONC988 <b>0</b>	RCONC989 <b>0</b>	RCONC027 <b>0</b>	5.a.
b. Structured financial products.....	RCONHT58 <b>0</b>	RCONHT59 <b>0</b>	RCONHT60 <b>95</b>	RCONHT61 <b>94</b>	5.b.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCON1737 <b>42,895</b>	RCON1738 <b>42,536</b>	RCON1739 <b>62,796</b>	RCON1741 <b>62,908</b>	6.a.
b. Other foreign debt securities.....	RCON1742 <b>995</b>	RCON1743 <b>991</b>	RCON1744 <b>0</b>	RCON1746 <b>0</b>	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments <sup>2</sup> .....			RCONMG95 <b>NR</b>		7.
8. Total (sum of items 1 through 7) <sup>3</sup> .....	RCON1754 <b>256,638</b>	RCON1771 <b>245,276</b>	RCON1772 <b>610,899</b>	RCON1773 <b>608,804</b>	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			
1. Three months or less.....	RCONA549	71,621	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	323,929	M.2.a.2.
3. Over one year through three years.....	RCONA551	309,244	M.2.a.3.
4. Over three years through five years.....	RCONA552	93,870	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	61,925	M.2.a.5.
6. Over 15 years.....	RCONA554	171	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			
1. Three months or less.....	RCONA555	25	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	1,187	M.2.b.5.
6. Over 15 years.....	RCONA560	3,470	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			
1. Three years or less.....	RCONA561	0	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	394,090	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>	RCON1778	0	M.3.
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).....	RCON8782	0	M.4.a.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):	RCON8783	0	M.4.b.
a. Amortized cost.....			
b. Fair value.....			

- Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.
- The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets.</i>					M.5.				
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): <sup>1</sup>									
a. Credit card receivables.....	RCONB838	<b>NR</b>	RCONB839	<b>NR</b>	RCONB840	<b>NR</b>	RCONB841	<b>NR</b>	M5a.
b. Home equity lines.....	RCONB842	<b>NR</b>	RCONB843	<b>NR</b>	RCONB844	<b>NR</b>	RCONB845	<b>NR</b>	M5b.
c. Automobile loans.....	RCONB846	<b>NR</b>	RCONB847	<b>NR</b>	RCONB848	<b>NR</b>	RCONB849	<b>NR</b>	M5c.
d. Other consumer loans.....	RCONB850	<b>NR</b>	RCONB851	<b>NR</b>	RCONB852	<b>NR</b>	RCONB853	<b>NR</b>	M5d.
e. Commercial and industrial loans.....	RCONB854	<b>NR</b>	RCONB855	<b>NR</b>	RCONB856	<b>NR</b>	RCONB857	<b>NR</b>	M5e.
f. Other.....	RCONB858	<b>NR</b>	RCONB859	<b>NR</b>	RCONB860	<b>NR</b>	RCONB861	<b>NR</b>	M5.f.
<i>Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.</i>					M.6.				
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....	RCONG348	<b>NR</b>	RCONG349	<b>NR</b>	RCONG350	<b>NR</b>	RCONG351	<b>NR</b>	M6a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG352	<b>NR</b>	RCONG353	<b>NR</b>	RCONG354	<b>NR</b>	RCONG355	<b>NR</b>	M6b.
c. Corporate and similar loans.....	RCONG356	<b>NR</b>	RCONG357	<b>NR</b>	RCONG358	<b>NR</b>	RCONG359	<b>NR</b>	M6c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG360	<b>NR</b>	RCONG361	<b>NR</b>	RCONG362	<b>NR</b>	RCONG363	<b>NR</b>	M6d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG364	<b>NR</b>	RCONG365	<b>NR</b>	RCONG366	<b>NR</b>	RCONG367	<b>NR</b>	M6e.
f. Diversified (mixed) pools of structured financial products.....	RCONG368	<b>NR</b>	RCONG369	<b>NR</b>	RCONG370	<b>NR</b>	RCONG371	<b>NR</b>	M6.f.
g. Other collateral or reference assets.....	RCONG372	<b>NR</b>	RCONG373	<b>NR</b>	RCONG374	<b>NR</b>	RCONG375	<b>NR</b>	M6.g.
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	RCONPU98	<b>0</b>	RCONPU99	<b>0</b>	RCONPV00	<b>95</b>	RCONPV01	<b>94</b>	M.7.

- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.
- The \$10 billion asset size test is based on the total assets reported on the June 30, 2024, Report of Condition.

## Schedule RC-C Part I - Loans and Leases(Form Type - 041)

*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	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....		RCONF158	2,954
2. Other construction loans and all land development and other land loans.....		RCONF159	0
b. Secured by farmland (including farm residential and other improvements).....		RCONF1420	0
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF1797	15,382
2. Closed-end loans secured by 1-4 family residential properties:			1.c.1.
a. Secured by first liens.....		RCONF5367	200,537
b. Secured by junior liens.....		RCONF5368	523
d. Secured by multifamily (5 or more) residential properties.....		RCONF1460	8,856
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONF160	17,195
2. Loans secured by other nonfarm nonresidential properties.....		RCONF161	22,228
2. Loans to depository institutions and acceptances of other banks.....		RCONF1288	0
a. To commercial banks in the U.S.....	RCONF531	0	2.a.
b. To other depository institutions in the U.S.....	RCONF534	0	2.b.
c. To banks in foreign countries.....	RCONF535	0	2.c.
3. Loans to finance agricultural production and other loans to farmers.....		RCONF1590	0
4. Commercial and industrial loans.....		RCONF1766	3,940
a. To U.S. addressees (domicile).....	RCONF1763	3,007	4.a.
b. To non-U.S. addressees (domicile).....	RCONF1764	933	4.b.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....		RCONF538	0
b. Other revolving credit plans.....		RCONF539	2,501
c. Automobile loans.....		RCONF137	0
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		RCONF207	62
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCONF2107	0
9. Loans to nondepository financial institutions and other loans:			8.
a. Loans to nondepository financial institutions.....		RCONF454	500
b. Other loans:		RCONF464	81
1. Loans for purchasing or carrying securities, including margin loans.....	RCONF1545	0	9.a.
2. All other loans (exclude consumer loans).....	RCONF451	81	9.b.
10. Lease financing receivables (net of unearned income).....		RCONF2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....		RCONF162	0
b. All other leases.....		RCONF163	0
11. LESS: Any unearned income on loans reflected in items 1-9 above.....		RCONF2123	0
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).....		RCONF2122	274,759

Dollar amounts in thousands

1. Loan modifications to borrowers experiencing financial difficulty* that are in compliance with their modified terms (included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): <sup>*</sup>			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	0	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.):</i>	RCONK163	0	M.1.e.1.
1. To U.S. addressees (domicile).....	RCONK164	0	M.1.e.2.
2. To non-U.S. addressees (domicile).....	RCONK165	0	M.1.f.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK166	0	M.1.f.1.
1. Loans secured by farmland <sup>*</sup> .....			M.1.f.2.
2. Not applicable			M.1.f.3.
3. Not applicable			M.1.f.4.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.a.
a. Credit cards.....	RCONK098	0	M.1.f.4.b.
b. Automobile loans.....	RCONK203	0	M.1.f.4.c.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0	
<i>Memorandum item 1.f.(5) is to be completed by:</i>	RCONK168	0	M.1.f.5.
<i>* Banks with \$300 million or more in total assets</i>			
<i>* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>			
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above <sup>1</sup> .....			
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	RCONHK25	0	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	8,756	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	9,000	M.2.a.2.
3. Over one year through three years.....	RCONA566	40,254	M.2.a.3.
4. Over three years through five years.....	RCONA567	55,002	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	80,605	M.2.a.5.
6. Over 15 years.....	RCONA569	6,920	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	18,090	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	4,935	M.2.b.2.
3. Over one year through three years.....	RCONA572	12,999	M.2.b.3.
4. Over three years through five years.....	RCONA573	16,261	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	21,937	M.2.b.5.
6. Over 15 years.....	RCONA575	0	M.2.b.6.

\*. \* The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

\*. \*The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

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

\*. Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date. 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 in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

Dollar amounts in thousands		
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	<b>5,488</b>
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, column B <sup>6</sup> .....	RCON2746	<b>0</b>
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), column B).....	RCON5370	<b>160,688</b>
<i>To be completed by banks with \$300 million or more in total assets:</i>		
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B) <sup>2</sup> .....	RCONB837	<b>0</b>
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RCONC391	<b>NR</b>
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....		
7. Not applicable		
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>		
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 1.c.(2)(b)).....	RCONF230	<b>0</b>
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports 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 December 31, 2021, 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, column B).</i>	RCONF231	<b>NR</b>
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF232	<b>NR</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.....	RCONF577	<b>0</b>
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)).....		
10. Loans to nondepository financial institutions. <sup>2</sup>		
a. Loans to mortgage credit intermediaries.....	RCONPV05	<b>NR</b>
b. Loans to business credit intermediaries.....	RCONPV06	<b>NR</b>
c. Loans to private equity funds.....	RCONPV07	<b>NR</b>
d. Loans to consumer credit intermediaries.....	RCONPV08	<b>NR</b>
e. Other loans to nondepository financial institutions.....	RCONPV09	<b>NR</b>

6. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.  
2. The asset size tests are based on the total assets reported on the June 30, 2024, Report of Condition.  
2. The asset-size tests are based on the total assets reported on the June 30, 2024, Report of Condition.

Dollar amounts in thousands

11. Not applicable

M.11.

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	M.12.		
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>						
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:						
a. Loans secured by real estate.....	0	RCONG092	0	RCONG093	0	M12a
b. Commercial and industrial loans.....	0	RCONG094	0	RCONG095	0	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	0	RCONG097	0	RCONG098	0	M12c
d. All other loans and all leases.....	0	RCONG100	0	RCONG101	0	M12d

Dollar amounts in thousands

<i>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, column B) 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 December 31.</i>			M.13.	
13. Construction, land development, and other land loans in domestic offices 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, column B).....	0	RCONG376	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)(a)(2)).	0	RIADG377	NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	0	RCONG378	0	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:	0	RCONPR04	0	M.15.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	0	RCONPR05	0	M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	0	RCONPR06	0	M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	0	RCONLE75	0	M.15.c.
<i>Memorandum item 16 is to be completed by all banks.</i>				
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).....	0	RCONLG24	CONF	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:	0	RCONLG25	CONF	M.17.
a. Number of Section 4013 loans outstanding.....	0	RCONLG24	CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	0	RCONLG25	CONF	M.17.b.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms (Form Type - 041)

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

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
			2.
	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 <sup>1</sup> .....	RCON5563	NR	2.b.

Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
a. With original amounts of \$100,000 or less.....	0	RCON5565	0
b. With original amounts of more than \$100,000 through \$250,000.....	2	RCON5567	260
c. With original amounts of more than \$250,000 through \$1,000,000.....	23	RCON5569	9,426
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:			
a. With original amounts of \$100,000 or less.....	94	RCON5571	273
b. With original amounts of more than \$100,000 through \$250,000.....	14	RCON5573	325
c. With original amounts of more than \$250,000 through \$1,000,000.....	15	RCON5575	1,031

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	No	5.
			6.
	RCON5576	NR	6.a.
	RCON5577	NR	6.b.

Dollar amounts in thousands

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:	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
a. With original amounts of \$100,000 or less.....	NR	RCON5579	NR
b. With original amounts of more than \$100,000 through \$250,000.....	NR	RCON5581	NR
c. With original amounts of more than \$250,000 through \$500,000.....	NR	RCON5583	NR
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:			
a. With original amounts of \$100,000 or less.....	NR	RCON5585	NR
b. With original amounts of more than \$100,000 through \$250,000.....	NR	RCON5587	NR
c. With original amounts of more than \$250,000 through \$500,000.....	NR	RCON5589	NR

## Schedule RC-D - Trading Assets and Liabilities(Form Type - 041)

RC-D is to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

Dollar amounts in thousands		
1. U.S. Treasury securities.....	RCON3531	NR 1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR 2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR 3.
4. Mortgage-backed securities (MBS):		
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR 4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....	RCONG380	NR 4.b.
c. All other residential MBS.....	RCONG381	NR 4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK197	NR 4.d.
e. All other commercial MBS.....	RCONK198	NR 4.e.
5. Other debt securities:		
a. Structured financial products.....	RCONHT62	NR 5.a.
b. All other debt securities.....	RCONG386	NR 5.b.
6. Loans:		
a. Loans secured by real estate:		
1. Loans secured by 1-4 family residential properties.....	RCONHT63	NR 6.a.1.
2. All other loans secured by real estate.....	RCONHT64	NR 6.a.2.
b. Commercial and industrial loans.....	RCONF614	NR 6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT65	NR 6.c.
d. Other loans.....	RCONF618	NR 6.d.
7. Not applicable		7.
8. Not applicable		8.
9. Other trading assets.....	RCON3541	NR 9.
10. Not applicable		10.
11. Derivatives with a positive fair value.....	RCON3543	0 11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0 12.
13. Not available		13.
a. Liability for short positions .....	RCON3546	NR 13.a.
b. Other trading liabilities.....	RCONF624	NR 13.b.
14. Derivatives with a negative fair value.....	RCON3547	0 14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0 15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):		
a. Loans secured by real estate:		
1. Loans secured by 1-4 family residential properties.....	RCONHT66	NR M.1.a.1.
2. All other loans secured by real estate.....	RCONHT67	NR M.1.a.2.
b. Commercial and industrial loans.....	RCONF632	NR M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT68	NR M.1.c.
d. Other loans.....	RCONF636	NR M.1.d.

1. Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, Part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."
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).
1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

## Schedule RC-E - Deposit Liabilities (Form Type - 041)

Dollar amounts in thousands	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)		
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>1,477,864</b>	RCONB550	<b>69,695</b>	1.
2. U.S. Government.....	RCON2202	<b>0</b>	RCON2520	<b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>31,083</b>	RCON2530	<b>4,483</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>1,241</b>	RCONB552	<b>1</b>	4.
5. Banks in foreign countries.....	RCON2213	<b>0</b>	RCON2236	<b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>	RCON2377	<b>247</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>1,510,188</b>	RCON2210	<b>1,510,188</b>	7.
			RCON2385	<b>74,426</b>	

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>756</b>	M.1.
b. Total brokered deposits.....	RCON2365	<b>0</b>	M.1.a.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>0</b>	M.1.b.
d. Maturity data for brokered deposits:			M.1.c.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>0</b>	M.1.d.
2. Not applicable			M.1.d.1.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>0</b>	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>0</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>106,668</b>	M.1.g.
h. Sweep deposits:			M.1.h.
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>0</b>	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>0</b>	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>0</b>	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>0</b>	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>0</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>16,996</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>48,197</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>2,269</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>2,176</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>4,788</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>542</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>1, 2</sup>			M.3.a.
1. Three months or less.....	RCONHK07	<b>1,321</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>2,941</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>138</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>45</b>	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	<b>4,262</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>1, 4</sup>			M.4.a.
1. Three months or less.....	RCONHK12	<b>545</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>4,243</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>0</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>0</b>	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>4,787</b>	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.

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.
- 1, 2. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
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.
- 1, 4. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
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.

Dollar amounts in thousands		
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.</i>		
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 item 1, column A, above): <sup>5</sup>		
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>31,850</b>
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>33,079</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 item 1, column C, above):		
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):		
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>3,247</b>
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>13,749</b>
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 Memorandum item 2.a.(2) above):		
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>23,728</b>
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>24,468</b>

5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2024, Report of Condition.

## Schedule RC-F - Other Assets (Form Type - 041)

	Dollar amounts in thousands	
1. Accrued interest receivable <sup>2</sup> .....	RCONB556	<b>7,108</b>
2. Net deferred tax assets <sup>3</sup> .....	RCON2148	<b>2,491</b>
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	RCONHT80	<b>0</b>
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCON1752	<b>3,383</b>
5. Life insurance assets:		
a. General account life insurance assets.....	RCONK201	<b>0</b>
b. Separate account life insurance assets.....	RCONK202	<b>0</b>
c. Hybrid account life insurance assets.....	RCONK270	<b>0</b>
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCON2168	<b>956</b>
a. Prepaid expenses.....	RCON2166	<b>680</b>
b. Repossessed personal property (including vehicles).....	RCON1578	<b>NR</b>
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>NR</b>
d. Not applicable		
e. Computer software.....	RCONF33	<b>NR</b>
f. Accounts receivable.....	RCONF34	<b>NR</b>
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONF35	<b>NR</b>
h. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3549	<b>NR</b>
2. Amount of component.....	RCON3549	<b>NR</b>
i. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3550	<b>NR</b>
2. Amount of component.....	RCON3550	<b>NR</b>
j. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3551	<b>NR</b>
2. Amount of component.....	RCON3551	<b>NR</b>
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>13,938</b>

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

## Schedule RC-G - Other Liabilities (Form Type - 041)

Dollar amounts in thousands

1. Not available		1.
a. Interest accrued and unpaid on deposits <sup>1</sup> .....	RCON3645	31
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	7,634
2. Net deferred tax liabilities <sup>2</sup> .....	RCON3049	0
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2938	109
a. Accounts payable.....	RCON3066	NR
b. Deferred compensation liabilities.....	RCONC011	NR
c. Dividends declared but not yet payable.....	RCON2932	NR
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	NR
e. Operating lease liabilities.....	RCONLB56	NR
f. Disclose component and the dollar amount of that component:		4.f.
1. Describe component.....	TEXT3552	NR
2. Amount of component.....	RCON3552	NR
g. Disclose component and the dollar amount of that component:		4.g.
1. Describe component.....	TEXT3553	NR
2. Amount of component.....	RCON3553	NR
h. Disclose component and the dollar amount of that component:		4.h.
1. Describe component.....	TEXT3554	NR
2. Amount of component.....	RCON3554	NR
5. Total.....	RCON2930	7,774

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

## Schedule RC-K - Quarterly Averages (Form Type - 041)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>519,683</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	<b>517,480</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	<b>7,364</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	RCONB560	<b>326,167</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>0</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>278,694</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>222,793</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>48,644</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>3,940</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>0</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>2,689</b>	6.d.2.
7. Trading assets.....	RCON3401	<b>NR</b>	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>0</b>	8.
9. Total assets <sup>4</sup> .....	RCON3368	<b>1,680,030</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>345,890</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>90,619</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>4,496</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>4,732</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
To be completed by banks with \$100 million or more in total assets:			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>5</sup> .....	RCON3355	<b>0</b>	13.
1. Loans to finance agricultural production and other loans to farmers <sup>2</sup> .....	RCON3386	<b>0</b>	M.1.

2. Quarterly averages for all debt securities should be based on amortized cost.
2. Quarterly averages for all debt securities should be based on amortized cost.
4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
5. The \$100 million asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2024, Report of Condition.

## Schedule RC-L - Derivatives and Off-Balance Sheet Items (Form Type - 041)

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

Dollar amounts in thousands		
1. Unused commitments:		1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	13,287
<i>Item 1.a.(1) is to be completed for the December report only.</i>		1.a.
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....	RCONHT72	0
<i>1.a.1.</i>		
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCON3815	1,397
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>		1.b.
1. Unused consumer credit card lines <sup>1</sup> .....	RCONJ455	0
2. Other unused credit card lines.....	RCONJ456	1,397
<i>1.b.1.</i>		
c. Commitments to fund commercial real estate, construction, and land development loans:		1.c.
1. Secured by real estate:		1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	2,062
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	0
<i>1.c.1.a.</i>		
2. Not secured by real estate.....	RCON6550	0
<i>1.c.1.b.</i>		
d. Securities underwriting.....	RCON3817	0
e. Other unused commitments:		1.e.
1. Commercial and industrial loans.....	RCONJ457	5,700
2. Loans to depository financial institutions.....	RCONPV10	0
3. Loans to nondepositary financial institutions.....	RCONPV11	0
a. Loans to mortgage credit intermediaries <sup>1</sup> .....	RCONPV12	NR
b. Loans to business credit intermediaries.....	RCONPV13	NR
c. Loans to private equity funds.....	RCONPV14	NR
d. Loans to consumer credit intermediaries.....	RCONPV15	NR
e. Other loans to nondepositary financial institutions.....	RCONPV16	NR
<i>1.e.3.a.</i>		
4. All other unused commitments.....	RCONJ459	1,341
<i>1.e.3.b.</i>		
2. Financial standby letters of credit.....	RCON3819	3,094
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>		2.
a. Amount of financial standby letters of credit conveyed to others <sup>1</sup> .....	RCON3820	0
<i>2.a.</i>		
3. Performance standby letters of credit.....	RCON3821	0
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets</i>		3.
a. Amount of performance standby letters of credit conveyed to others <sup>1</sup> .....	RCON3822	0
4. Commercial and similar letters of credit.....	RCON3411	0
5. Not applicable		4.
6. Securities lent and borrowed:		5.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0
<i>6.a.</i>		
b. Securities borrowed.....	RCON3432	0
<i>6.b.</i>		

Dollar amounts in thousands		(Column A) Sold Protection		(Column B) Purchased Protection		7.
		RCONC968	0	RCONC969	0	
7. Credit derivatives:						7.a.
a. Notional amounts:						
1. Credit default swaps.....		RCONC968	0	RCONC969	0	7.a.1.
2. Total return swaps.....		RCONC970	0	RCONC971	0	7.a.2.
3. Credit options.....		RCONC972	0	RCONC973	0	7.a.3.
4. Other credit derivatives.....		RCONC974	0	RCONC975	0	7.a.4.
b. Gross fair values:						7.b.
1. Gross positive fair value.....		RCONC219	0	RCONC221	0	7.b.1.
2. Gross negative fair value.....		RCONC220	0	RCONC222	0	7.b.2.

Dollar amounts in thousands		7.c.
c. Notional amounts by regulatory capital treatment: <sup>1</sup>		
1. Positions covered under the Market Risk Rule:		7.c.1.
a. Sold protection.....	RCONG401	0
b. Purchased protection.....	RCONG402	0
2. All other positions:		7.c.2.
a. Sold protection.....	RCONG403	0
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCONG404	0
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCONG405	0

Dollar amounts in thousands		(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	7.d.
d. Notional amounts by remaining maturity:					
1. Sold credit protection: <sup>2</sup>					7.d.1.
a. Investment grade.....	RCONG406	0	RCONG407	0	7d1a
b. Subinvestment grade.....	RCONG409	0	RCONG410	0	7d1b
2. Purchased credit protection: <sup>3</sup>					7.d.2.
a. Investment grade.....	RCONG412	0	RCONG413	0	7d2a
b. Subinvestment grade.....	RCONG415	0	RCONG416	0	7d2b

1. The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2023, Report of Condition.
1. The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2024, Report of Condition.
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Dollar amounts in thousands		
8. Not applicable		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0
a. Not applicable		9.
b. Commitments to purchase when-issued securities.....	RCON3434	0
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	0
d. Disclose component and the dollar amount of that component:		9.c.
1. Describe component.....	TEXT3555	NR
2. Amount of component.....	RCON3555	0
e. Disclose component and the dollar amount of that component:		9.e.
1. Describe component.....	TEXT3556	NR
2. Amount of component.....	RCON3556	0
f. Disclose component and the dollar amount of that component:		9.f.
(TEXT3557) NR	RCON3557	0
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").....	RCON5591	0
a. Commitments to sell when-issued securities.....	RCON3435	0
b. Disclose component and the dollar amount of that component:		10.b.
1. Describe component.....	TEXT5592	NR
2. Amount of component.....	RCON5592	0
c. Disclose component and the dollar amount of that component:		10.c.
1. Describe component.....	TEXT5593	NR
2. Amount of component.....	RCON5593	0
d. Disclose component and the dollar amount of that component:		10.d.
1. Describe component.....	TEXT5594	NR
2. Amount of component.....	RCON5594	0
e. Disclose component and the dollar amount of that component:		10.e.
1. Describe component.....	TEXT5595	NR
2. Amount of component.....	RCON5595	0
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.		11.
11. Year-to-date merchant credit card sales volume:		
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Dollar amounts in thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):								
a. Futures contracts.....	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
b. Forward contracts.....	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
c. Exchange-traded option contracts:								
1. Written options.....	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
2. Purchased options.....	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
d. Over-the-counter option contracts:								
1. Written options.....	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0
2. Purchased options.....	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
e. Swaps.....	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589	0						
15. Gross fair values of derivative contracts:								
a. Contracts held for trading:								
1. Gross positive fair value.....	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
2. Gross negative fair value.....	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
b. Contracts held for purposes other than trading:								
1. Gross positive fair value.....	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0
2. Gross negative fair value.....	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more</i>					
16. Over-the counter derivatives: <sup>1</sup>					
a. Net current credit exposure.....	RCONG418 NR				RCONG422 NR
b. Fair value of collateral:					
1. Cash - U.S. dollar.....	RCONG423 NR				RCONG427 NR
2. Cash - Other currencies.....	RCONG428 NR				RCONG432 NR
3. U.S. Treasury securities.....	RCONG433 NR				RCONG437 NR
4. Not applicable					
5. Not applicable					
6. Not applicable					
7. All other collateral.....	RCONG453 NR				RCONG457 NR
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCONG458 NR				RCONG462 NR

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

## Schedule RC-M - Memoranda(Form Type - 041)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	<b>8,352</b>	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	<b>3</b>	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	<b>0</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	<b>0</b>	2.a.1.
b. Goodwill.....	RCON3163	<b>0</b>	2.b.
c. All other intangible assets.....	RCONJF76	<b>0</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	<b>0</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	<b>0</b>	3.a.
b. Farmland.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties.....	RCON5510	<b>0</b>	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	<b>0</b>	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	<b>0</b>	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>1</sup>	RCONJA29	<b>592</b>	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCONF055	<b>0</b>	5.a.1.a.
b. Over one year through three years.....	RCONF056	<b>0</b>	5.a.1.b.
c. Over three years through five years.....	RCONF057	<b>0</b>	5.a.1.c.
d. Over five years.....	RCONF058	<b>0</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup>	RCON2651	<b>0</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCONF060	<b>0</b>	5.b.1.a.
b. Over one year through three years.....	RCONF061	<b>0</b>	5.b.1.b.
c. Over three years through five years.....	RCONF062	<b>0</b>	5.b.1.c.
d. Over five years.....	RCONF063	<b>0</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup>	RCONB571	<b>0</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	<b>0</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	<b>No</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.

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
1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
2. 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
3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands		
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>		8.b.
1. URL 1.....	TE01N528	NR
2. URL 2.....	TE02N528	NR
3. URL 3.....	TE03N528	NR
4. URL 4.....	TE04N528	NR
5. URL 5.....	TE05N528	NR
6. URL 6.....	TE06N528	NR
7. URL 7.....	TE07N528	NR
8. URL 8.....	TE08N528	NR
9. URL 9.....	TE09N528	NR
10. URL 10.....	TE10N528	NR
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:		8.c.
1. Trade name 1.....	TE01N529	NR
2. Trade name 2.....	TE02N529	NR
3. Trade name 3.....	TE03N529	NR
4. Trade name 4.....	TE04N529	NR
5. Trade name 5.....	TE05N529	NR
6. Trade name 6.....	TE06N529	NR
<i>Item 9 is to be completed annually in the December report only.</i>	RCON4088	Yes
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....		9.
10. Secured liabilities:		10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7).....	RCONK192	0
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>	RCONK193	0
14. Captive insurance and reinsurance subsidiaries:	RCONK194	0
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....		14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....		14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>		15.
15. Qualified Thrift Lender (QTL) test:	RCONL133	NR
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).....	RCONL135	NR
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?.....		16.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>	RCONN523	103
16. International remittance transfers offered to consumers: <sup>1</sup>		16.a.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		16.b.
<i>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.</i>		
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:		

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
1. Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such trans

Dollar amounts in thousands		
1. Estimated dollar value of international remittance transfers.....	RCONN524	NR
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	NR
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF). <sup>2</sup>		17.
a. Number of PPP loans outstanding.....	RCONLG26	0
b. Outstanding balance of PPP loans.....	RCONLG27	0
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:		17.d.
1. One year or less.....	RCONLL59	0
2. More than one year.....	RCONLL60	0
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0

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

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

## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets (Form Type - 041)

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....	0	RCONF174	0	RCONF176
2. Other construction loans and all land development and other land loans.....	0	RCONF175	0	RCONF177
b. Secured by farmland.....	0	RCON3493	0	RCON3495
c. Secured by 1-4 family residential properties:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	RCON5398	0	RCON5400
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	0	RCONC236	0	RCONC237
b. Secured by junior liens.....	0	RCONC238	0	RCONC239
d. Secured by multifamily (5 or more) residential properties.....	0	RCON3499	0	RCON3500
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	RCONF178	0	RCONF180
2. Loans secured by other nonfarm nonresidential properties.....	0	RCONF179	0	RCONF181
2. Loans to depository institutions and acceptances of other banks.....	0	RCONB834	0	RCONB835
3. Not applicable				3.
4. Commercial and industrial loans.....	0	RCON1606	0	RCON1607
5. Loans to individuals for household, family, and other personal expenditures:				4.
a. Credit cards.....	0	RCONB575	0	RCONB576
b. Automobile loans.....	0	RCONK213	0	RCONK214
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	RCONK216	0	RCONK217
6. Not applicable				5.
7. All other loans <sup>1</sup> .....	0	RCON5459	0	RCON5460
8. Lease financing receivables.....	0	RCON1226	0	RCON1227
9. Total loans and leases (sum of items 1 through 8).....	0	RCON1406	0	RCON1407
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	RCON3505	0	RCON3506
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:				6.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	0	RCONK036	0	RCONK037
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	0	RCONK039	0	RCONK040
12. Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC.....	0	RCONK042	0	RCONK043
1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):				7.
a. Construction, land development, and other land loans:				8.
1. 1-4 family residential construction loans.....	0	RCONK102	0	RCONK103
2. Other construction loans and all land development and other land loans.....	0	RCONK105	0	RCONK106
b. Loans secured by 1-4 family residential properties.....	0	RCONK108	0	RCONK109
c. Secured by multifamily (5 or more) residential properties.....	0	RCONF661	0	RCONF662
				9.
				10.
				11.
				11.a.
				11.b.
				12.
				M.1.
				M.1.a.
				M.1.a1.
				M.1.a2.
				M.1.b.
				M.1.c.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual			
d. Secured by nonfarm nonresidential properties:				M1.d.		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	RCONK115	0	RCONK116	0	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	0	RCONK118	0	RCONK119	0	M1d2
e. Commercial and industrial loans.....	0	RCONK258	0	RCONK259	0	M1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.):</i>						
1. To U.S. addressees (domicile) <sup>1</sup> .....	0	RCONK121	0	RCONK122	0	M1e1.
2. To non-U.S. addressees (domicile).....	0	RCONK124	0	RCONK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	0	RCONK127	0	RCONK128	0	M1.f.
<i>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):</i>						
1. Loans secured by farmland.....	0	RCONK131	0	RCONK132	0	M1f1.
2. Not applicable						M1f2.
3. Not applicable						M1f3.
4. Loans to individuals for household, family, and other personal expenditures:						M1f4.
a. Credit cards.....	0	RCONK275	0	RCONK276	0	M1f4a
b. Automobile loans.....	0	RCONK278	0	RCONK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	RCONK281	0	RCONK282	0	M1f4c
<i>Memorandum item 1.f.(5) is to be completed by:</i> <i>Banks with \$300 million or more in total assets</i> <i>Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>						
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above <sup>1</sup> .....						
g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of items 1.f.(1) through 1.e plus 1.f) <sup>2</sup> .....	0	RCONHK26	0	RCONHK27	0	M1.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.....	0	RCON6558	0	RCON6559	0	M2.
3. Not available						M3.
<i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:</i>						
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) <sup>1</sup> .....	0	RCON1248	0	RCON1249	0	M3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	0	RCON5380	0	RCON5381	0	M3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	0	RCON1254	0	RCON1255	0	M3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	0	RCONF166	0	RCONF167	0	M3.d.
<i>Memorandum item 4 is to be completed by:</i> <i>* banks with \$300 million or more in total assets</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) <sup>1</sup> .....	0	RCON1594	0	RCON1597	0	M4.

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

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

Dollar amounts in thousands		
6. Not applicable		

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

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

## Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments (Form Type - 041)

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

Dollar amounts in thousands		
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	<b>1,584,645</b>
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	<b>0</b>
3. Not applicable		
4. Average consolidated total assets for the calendar quarter.....	RCONK652	<b>1,680,030</b>
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	<b>1</b>
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	<b>159,414</b>
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	<b>0</b>
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
a. One year or less.....	RCONG465	<b>0</b>
b. Over one year through three years.....	RCONG466	<b>0</b>
c. Over three years through five years.....	RCONG467	<b>0</b>
d. Over five years.....	RCONG468	<b>0</b>
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):		
a. One year or less.....	RCONG469	<b>0</b>
b. Over one year through three years.....	RCONG470	<b>0</b>
c. Over three years through five years.....	RCONG471	<b>0</b>
d. Over five years.....	RCONG472	<b>0</b>
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b). <i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>	RCONG803	<b>0</b>
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	<b>NR</b>
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? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	<b>No</b>
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>	RCONK657	<b>NR</b>
a. Banker's bank deduction.....	RCONK658	<b>NR</b>
b. Banker's bank deduction limit.....	RCONK659	<b>No</b>
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK660	<b>NR</b>
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>	RCONK661	<b>NR</b>
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>		
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>307,923</b>
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>7987</b>
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>		
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>1,274,867</b>
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>727</b>
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>		
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>1,855</b>
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>22</b>

- 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.
- 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.
- 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.
- The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands		
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>		M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	0	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	0	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>		
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	1,179,817	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		M.3.
a. Legal title.....	NR	M.3.a.
b. FDIC Certificate Number.....	0	M.3.b.
4. Not applicable		M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>		
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	NR	M.5.
6. Criticized and classified items:		M.6.
a. Special mention.....	CONF	M.6.a.
b. Substandard.....	CONF	M.6.b.
c. Doubtful.....	CONF	M.6.c.
d. Loss.....	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:		M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	CONF	M.7.a.
b. Securitzations of nontraditional 1-4 family residential mortgage loans.....	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:		M.8.
a. Higher-risk consumer loans.....	CONF	M.8.a.
b. Securitzations of higher-risk consumer loans.....	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:		M.9.
a. Higher-risk commercial and industrial loans and securities.....	CONF	M.9.a.
b. Securitzations of higher-risk commercial and industrial loans and securities.....	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:		M.10.
a. Total unfunded commitments.....	NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>		M.13.
<i>Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>		
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		
a. Construction, land development, and other land loans secured by real estate.....	NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	NR	M.13.d.
e. Commercial and industrial loans.....	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	NR	M.13.g.
h. Non-agency residential mortgage-backed securities.....	NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>		
14. Amount of the institution's largest counterparty exposure.....	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	CONF	M.15.

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

Dollar amounts in thousands

*Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*  
16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....

*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:

- a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....
- b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....
- c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....
- d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....

RCONL189	<b>NR</b>	M.16.
		M.17.
RCONL194	<b>NR</b>	M.17.a.
RCONL195	<b>NR</b>	M.17.b.
RCONL196	<b>NR</b>	M.17.c.
RCONL197	<b>NR</b>	M.17.d.

Dollar amounts in thousands	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONM964 CONF	RCONM965 CONF	RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF	RCONM972 CONF	RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONM979 CONF	RCONM980 CONF	RCONM981 CONF	RCONM982 CONF	RCONM983 CONF	RCONM984 CONF	RCONM985 CONF	RCONM986 CONF	RCONM987 CONF	RCONM988 CONF	RCONM989 CONF	RCONM990 CONF	RCONM991 CONF	RCONM992 CONF	RCONM993 CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONM994 CONF	RCONM995 CONF	RCONM996 CONF	RCONM997 CONF	RCONM998 CONF	RCONM999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF
e. Credit cards.....	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF
f. Automobile loans.....	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF
g. Student loans.....	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF
i. Consumer leases.....	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF
j. Total.....	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF	

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities(Form Type - 041)

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	NR	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	NR	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONF04	NR	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	RCONF05	NR	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIADHT85	NR	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	NR	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONN288	NR	7.c.

## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 041)

Schedule RC-Q is to be completed by banks that:

(1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or  
(2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	RCONJA36 609,351	RCONG474 0	RCONG475 438,376	RCONG476 170,975	RCONG477 0	1.
2. Not applicable						2.
3. Loans and leases held for sale.....	RCONG483 0	RCONG484 0	RCONG485 0	RCONG486 0	RCONG487 0	3.
4. Loans and leases held for investment.....	RCONG488 0	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCON3543 0	RCONG493 0	RCONG494 0	RCONG495 0	RCONG496 0	5.a.
b. Other trading assets.....	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCONF240 0	RCONF684 0	RCONF692 0	RCONF241 0	RCONF242 0	5.b.1.
6. All other assets.....	RCONG391 0	RCONG392 0	RCONG395 0	RCONG396 0	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCONG502 609,351	RCONG503 0	RCONG504 438,376	RCONG505 170,975	RCONG506 0	7.
8. Deposits.....	RCONF252 0	RCONF686 0	RCONF694 0	RCONF253 0	RCONF254 0	8.
9. Not applicable						9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCON3547 0	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities.....	RCONG516 0	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Not applicable						11.
12. Not applicable						12.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
1. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
13. All other liabilities.....	RCONG805 0	RCONG806 0	RCONG807 0	RCONG808 0	RCONG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531 0	RCONG532 0	RCONG533 0	RCONG534 0	RCONG535 0	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536 NR	RCONG537 NR	RCONG538 NR	RCONG539 NR	RCONG540 NR	M.1.a.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
b. Nontrading derivative assets.....	RCONG541 NR	RCONG542 NR	RCONG543 NR	RCONG544 NR	RCONG545 NR	M.1.b.

Dollar amounts in thousands						
c. Disclose component and the dollar amount of that component:						M.1.c.
1. Describe component.....			TEXTG546		NR	M.1.c.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG546 NR	RCONG547 NR	RCONG548 NR	RCONG549 NR	RCONG550 NR	M.1.c.2.

Dollar amounts in thousands						
d. Disclose component and the dollar amount of that component:						M.1.d.
1. Describe component.....			TEXTG551		NR	M.1.d.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG551 NR	RCONG552 NR	RCONG553 NR	RCONG554 NR	RCONG555 NR	M.1.d.2.

Dollar amounts in thousands						
e. Disclose component and the dollar amount of that component:						M.1.e.
1. Describe component.....			TEXTG556		NR	M.1.e.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG556 NR	RCONG557 NR	RCONG558 NR	RCONG559 NR	RCONG560 NR	M.1.e.2.

Dollar amounts in thousands						
f. Disclose component and the dollar amount of that component:						M.1.f.
1. Describe component.....			TEXTG561		NR	M.1.f.1.

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....	RCONG561 NR	RCONG562 NR	RCONG563 NR	RCONG564 NR	RCONG565 NR
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):					
a. Loan commitments (not accounted for as derivatives).....	RCONF261 NR	RCONF689 NR	RCONF697 NR	RCONF262 NR	RCONF263 NR
b. Nontrading derivative liabilities.....	RCONG566 NR	RCONG567 NR	RCONG568 NR	RCONG569 NR	RCONG570 NR

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
c. Disclose component and the dollar amount of that component:					
1. Describe component.....			TEXTG571	NR	M.2.c. M.2.c.1.

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....	RCONG571 NR	RCONG572 NR	RCONG573 NR	RCONG574 NR	RCONG575 NR

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
d. Disclose component and the dollar amount of that component:					
1. Describe component.....			TEXTG576	NR	M.2.d. M.2.d.1.

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....	RCONG576 NR	RCONG577 NR	RCONG578 NR	RCONG579 NR	RCONG580 NR

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
e. Disclose component and the dollar amount of that component:					
1. Describe component.....			TEXTG581	NR	M.2.e. M.2.e.1.

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....	RCONG581 NR	RCONG582 NR	RCONG583 NR	RCONG584 NR	RCONG585 NR

Dollar amounts in thousands					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
f. Disclose component and the dollar amount of that component:					
1. Describe component.....			TEXTG586	NR	M.2.f. M.2.f.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	M.2.f.2.
2. Amount of component.....	RCONG586 NR	RCONG587 NR	RCONG588 NR	RCONG589 NR	RCONG590 NR	

Dollar amounts in thousands						
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):						M.3.
a. Loans secured by real estate:						M.3.a.
1. Secured by 1-4 family residential properties.....					0	M.3.a.1.
2. All other loans secured by real estate.....					0	M.3.a.2.
b. Commercial and industrial loans.....					0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....					0	M.3.c.
d. Other loans.....					0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):						M.4.
a. Loans secured by real estate:						M.4.a.
1. Secured by 1-4 family residential properties.....					0	M.4.a.1.
2. All other loans secured by real estate.....					0	M.4.a.2.
b. Commercial and industrial loans.....					0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....					0	M.4.c.
d. Other loans.....					0	M.4.d.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios (Form Type - 041)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands		
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	<b>58,200</b> 1.
2. Retained earnings <sup>1</sup> .....	RCOAKW00	<b>103,242</b> 2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election).....	RCOAJJ29	<b>0</b> 2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	<b>-3,509</b> 3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No).....	RCOAP838	<b>1</b> 3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	<b>0</b> 4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	<b>157,933</b> 5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	<b>0</b> 6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	<b>0</b> 7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	<b>0</b> 8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):		
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	<b>-1,656</b> 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).....	RCOAP846	<b>0</b> 9.b.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	<b>0</b> 9.c.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	<b>-1,853</b> 9.d.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	<b>NR</b> 9.e.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:		
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAQ258	<b>0</b> 10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	<b>0</b> 10.b.
11. Not applicable		
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	<b>161,442</b> 11.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	<b>0</b> 12.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	<b>0</b> 13.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	RCOALB60	<b>0</b> 14.
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 to cover deductions <sup>1</sup> .....	RCOAP857	<b>0</b> 15.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	<b>0</b> 16.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	<b>161,442</b> 17.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	<b>0</b> 18.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	<b>0</b> 19.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	<b>0</b> 20.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	<b>0</b> 21.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	<b>0</b> 22.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	<b>0</b> 23.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	<b>161,442</b> 24.

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.
2. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Dollar amounts in thousands		
27. Average total consolidated assets <sup>2</sup> .....	RCOAKW03	<b>1,680,030</b>
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	<b>0</b>
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	<b>0</b>
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	<b>1,680,030</b>
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	<b>9.6095%</b>
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	<b>0</b>

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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.

Dollar amounts in thousands

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 and supplementary leverage ratio.

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

RCOANC99	<b>NR</b>	31.b.
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Dollar amounts in thousands

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

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	<b>NR</b>	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	<b>NR</b>	36.
37. Allocated transfer risk reserve.....	RCOA3128	<b>NR</b>	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:			
a. Loans and leases held for investment.....	RCOAJJ30	<b>NR</b>	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	<b>NR</b>	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	<b>NR</b>	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCOAP866	<b>0</b>	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCOAP867	<b>0</b>	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	<b>0</b>	41.
42. Adjusted allowances for credit losses (AACL) includable in tier 2 capital <sup>2</sup> .....	RCOA5310	<b>4,223</b>	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	<b>4,223</b>	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	<b>0</b>	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	<b>4,223</b>	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	<b>165,665</b>	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	<b>371,214</b>	48.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	<b>43.4903%</b>	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	<b>43.4903%</b>	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	<b>44.6279%</b>	51.

Dollar amounts in thousands

52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			52.
a. Capital conservation buffer.....	RCOAH311	<b>36.6279%</b>	52.a.
b. Institutions subject to Category III capital requirements only: Total applicable capital buffer.....	RCOWH312	<b>NR</b>	52.b.
53. Eligible retained income <sup>3</sup> .....	RCOAH313	<b>NR</b>	53.
54. Distributions and discretionary bonus payments during the quarter <sup>4</sup> .....	RCOAH314	<b>NR</b>	54.
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:			55.
a. Total leverage exposure <sup>5</sup> .....	RCOAH015	<b>NR</b>	55.a.
b. Supplementary leverage ratio.....	RCOAH036	<b>NR</b>	55.b.

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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. Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
4. Non-advanced approaches institutions other than Category III institutions must complete only if the amount in Schedule RC-R, Part I, 52.a, for the previous calendar quarter-end report date was less than or equal to 2.5%. Advanced approaches institutions and Category III institutions must complete only if the amount reported in Schedule RC-R, Part I, 52.a, for the previous calendar quarter-end report date was less than or equal to the amount in Schedule RC-R, Part I, 52.b, for that previous report date.
5. 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 55.a.

## Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 041)

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

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
1. Cash and balances due from depository institutions.....	RCOND957 586,630	RCONS396 0	RCOND958 582,409				RCOND959 4,221	RCONS397 0	RCOND960 0	RCONS398 0
2. Securities:										
a. Held-to-maturity securities <sup>3</sup> .....	RCOND961 256,510	RCONS399 -128	RCOND962 90,474	RCONHJ74 0	RCONHJ75 0		RCOND963 95,685	RCOND964 26,588	RCOND965 43,891	RCONS400 0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 609,351	RCONS402 -2,096	RCOND967 437,573	RCONHJ76 0	RCONHJ77 0		RCOND968 86,589	RCOND969 23,941	RCOND970 63,344	RCONS403 0
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0								
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0	
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
1. Cash and balances due from depository institutions									
2. Securities:									
a. Held-to-maturity securities									
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0
3. Federal funds sold and securities purchased under agreements to resell:									

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

3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
a. Federal funds sold									
b. Securities purchased under agreements to resell									
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCONH273 0	RCONH274 0
b. High volatility commercial real estate exposures.....								RCONH275 0	RCONH276 0

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
Dollar amounts in thousands									
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....								RCONH277 0	RCONH278 0

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
4. Loans and leases held for sale (continued):									
d. All other exposures.....							RCONH279 0	RCONH280 0	4. 4.d.
5. Loans and leases held for investment:									5.
a. Residential mortgage exposures.....							RCONH281 0	RCONH282 0	5.a. 5.b.
b. High volatility commercial real estate exposures.....							RCONH283 0	RCONH284 0	5.c. 5.d.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....							RCONH285 0	RCONH286 0	5.c. 5.d.
d. All other exposures.....							RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for credit losses on loans and leases									6.
7. Trading assets.....	RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets <sup>12</sup> .....	RCONH293 0	RCONH188 0	RCONS470 0	RCONS471 0			RCONH294 0	RCONH295 0	8. 8.a. 8.b.
a. Separate account bank-owned life insurance.....							RCONH296 0	RCONH297 0	8.a. 8.b.
b. Default fund contributions to central counterparties.....							RCONH298 0	RCONH299 0	

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

Dollar amounts in thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities <sup>13</sup> .....	RCONS475 0	RCONS476 0	RCONS477 0	RCONS478 0	RCONS479 0
b. Available-for-sale securities.....	RCONS480 0	RCONS481 0	RCONS482 0	RCONS483 0	RCONS484 0
c. Trading assets.....	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488 0	RCONS489 0
d. All other on-balance sheet securitization exposures.....	RCONS490 0	RCONS491 0	RCONS492 0	RCONS493 0	RCONS494 0
10. Off-balance sheet securitization exposures.....	RCONS495 0	RCONS496 0	RCONS497 0	RCONS498 0	RCONS499 0

13. 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.

Dollar amounts in thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
11. Total balance sheet assets <sup>14</sup> .....	RCOND2170 1,750,321	RCONS500 -6,320	RCOND987 1,116,495	RCONHJ90 0	RCONHJ91 0		RCOND988 188,670	RCOND989 259,870	RCOND990 191,606	RCONS503 0
Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount		
11. Total balance sheet assets <sup>14</sup> .....	RCONS504 0	RCONS505 0	RCONS506 0	RCONS507 0			RCONS510 0	RCONH300 0		11.
Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
12. Financial standby letters of credit.....	RCOND991 3,094	RCOND992 3,094	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 3,094	RCONS511 0
13. Performance standby letters of credit and transaction-related contingent items.....	RCOND997 0	RCOND998 0	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 0	RCONS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0
15. Retained recourse on small business obligations sold with recourse.....	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0
Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
16. Repo-style transactions <sup>21</sup> .....	RCONS515 0	RCONS516 0	RCONS517 0	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 0	RCONS523 0
17. All other off-balance sheet liabilities.....	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0
18. Unused commitments: a. Original maturity of one year or less.....										
	RCONS525 0	RCONS526 0	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 0	RCONS531 0

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

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

\* Excludes unused commitments to asset-backed commercial paper conduits.

11.

12.

13.

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16.

17.

18.

18.a.

Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
b. Original maturity exceeding one year.....	RCONG624 17,690	RCONG625 8,845	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 8,845	RCONS539 0
19. Unconditionally cancelable commitments.....	RCONS540 6,097	RCONS541 0								
20. Over-the-counter derivatives.....		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0
21. Centrally cleared derivatives.....		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0

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

Dollar amounts in thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
16. Repo-style transactions <sup>24</sup> .....				RCONH301 0	RCONH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: *						18.
a. Original maturity of one year or less.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCONH198 0	RCONH199 0	RCONH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 \*. Excludes unused commitments to asset-backed commercial paper conduits.  
 25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCONG630 1,116,495	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 188,670	RCONG632 259,870	RCONG633 203,545	RCONS561 0
24. Risk weight factor								
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 37,734	RCONG636 129,935	RCONG637 203,545	RCONS572 0

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCONS562 0	RCONS563 0	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0
24. Risk weight factor							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCONS573 0	RCONS574 0	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0

Dollar amounts in thousands						
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....		RCONS580		371,214		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....		RCONS581		0		27.
28. Risk-weighted assets before deductions for excess AACL and allocated risk transfer risk reserve <sup>27</sup> .....		RCONB704		371,214		28.
29. LESS: Excess AACL <sup>28</sup> .....		RCONA222		0		29.
30. LESS: Allocated transfer risk reserve.....		RCON3128		0		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		RCONG641		371,214		31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....		RCONG642		0		M.1.

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

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

## Schedule RC-S - Servicing Securitization and Asset Sale Activities (Form Type - 041)

Dollar amounts in thousands		(Column A) 1-4 Family Residential Loans	(Column G) All Other Loans, All Leases, and All Other Assets			
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....		RCONB705	0	RCONB711	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....		RCONHU09	0	RCONHU15	0	2.
3. Not applicable						3.
4. Past due loan amounts included in item 1:						4.
a. 30-89 days past due.....		RCONB733	0	RCONB739	0	4.a.
b. 90 days or more past due.....		RCONB740	0	RCONB746	0	4.b.

27. 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).  
28. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):			
a. Charge-offs.....	<b>0</b>	RIADB753	<b>0</b>
b. Recoveries.....	<b>0</b>	RIADB760	<b>0</b>
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i>		RCONHU19	<b>NR</b>
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup> .....			
7. Not applicable			
8. Not applicable			
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....			
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i>			
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures <sup>1</sup> .....			
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	<b>0</b>	RCONB782	<b>0</b>
	<b>0</b>	RCONB789	<b>NR</b>
	<b>0</b>	RCONB796	<b>0</b>
	<b>0</b>	RCONB803	<b>0</b>

Dollar amounts in thousands			
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		RCONB804	<b>0</b>
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		RCONB805	<b>0</b>
c. Other financial assets (includes home equity lines) <sup>1</sup> .....		RCONA591	<b>0</b>
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		RCONF699	<b>0</b>
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i>			
3. Asset-backed commercial paper conduits. <sup>2</sup>			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		RCONB806	<b>NR</b>
2. Conduits sponsored by other unrelated institutions.....		RCONB807	<b>NR</b>
b. Unused commitments to provide liquidity to conduit structures:			
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		RCONB808	<b>NR</b>
2. Conduits sponsored by other unrelated institutions.....		RCONB809	<b>NR</b>
4. Outstanding credit card fees and finance charges <sup>2</sup> .....		RCONC407	<b>NR</b>

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
2. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
2. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

## Schedule RC-T - Fiduciary and Related Services (Form Type - 041)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	Yes	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	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.).....	RCONB867	Yes	3.

Dollar amounts in thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts					
4. Personal trust and agency accounts.....	RCONB868	<b>76,046</b>	RCONB869	<b>0</b>	RCONB870	<b>56</b>	RCONB871	<b>8</b>	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCONB872	<b>0</b>	RCONB873	<b>0</b>	RCONB874	<b>0</b>	RCONB875	<b>0</b>	5.a.
b. Employee benefit - defined benefit.....	RCONB876	<b>0</b>	RCONB877	<b>0</b>	RCONB878	<b>0</b>	RCONB879	<b>0</b>	5.b.
c. Other employee benefit and retirement-related accounts.....	RCONB880	<b>16,517</b>	RCONB881	<b>5,630</b>	RCONB882	<b>50</b>	RCONB883	<b>14</b>	5.c.
6. Corporate trust and agency accounts.....	RCONB884	<b>0</b>	RCONB885	<b>0</b>	RCONC001	<b>0</b>	RCONC002	<b>0</b>	6.
7. Investment management and investment advisory agency accounts.....	RCONB886	<b>117,169</b>	RCONJ253	<b>0</b>	RCONB888	<b>170</b>	RCONJ254	<b>0</b>	7.
8. Foundation and endowment trust and agency accounts.....	RCONJ255	<b>0</b>	RCONJ256	<b>0</b>	RCONJ257	<b>0</b>	RCONJ258	<b>0</b>	8.
9. Other fiduciary accounts.....	RCONB890	<b>0</b>	RCONB891	<b>0</b>	RCONB892	<b>0</b>	RCONB893	<b>0</b>	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	<b>209,732</b>	RCONB895	<b>5,630</b>	RCONB896	<b>276</b>	RCONB897	<b>22</b>	10.
11. Custody and safekeeping accounts.....			RCONB898	<b>395,293</b>			RCONB899	<b>83</b>	11.
12. Not applicable									12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	<b>16,517</b>	RCONJ260	<b>5,630</b>	RCONJ261	<b>50</b>	RCONJ262	<b>14</b>	13.

Dollar amounts in thousands				
14. Personal trust and agency accounts.....	RIADB904		NR	14.
15. Employee benefit and retirement-related trust and agency accounts:				15.
a. Employee benefit - defined contribution.....	RIADB905		NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906		NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907		NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479		NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315		NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316		NR	18.
19. Other fiduciary accounts.....	RIADA480		NR	19.
20. Custody and safekeeping accounts.....	RIADB909		NR	20.
21. Other fiduciary and related services income.....	RIADB910		NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070		<b>1,346</b>	22.
23. Less: Expenses.....	RIADC058		NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488		NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911		NR	25.
26. Net fiduciary and related services income.....	RIADA491		NR	26.

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts	
	RCONJ263	10	RCONJ264	0	RCONJ265	0
a. Noninterest-bearing deposits.....	RCONJ266	0	RCONJ267	0	RCONJ268	0
b. Interest-bearing deposits.....	RCONJ269	5,730	RCONJ270	0	RCONJ271	0
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ272	7,749	RCONJ273	0	RCONJ274	0
d. State, county, and municipal obligations.....	RCONJ275	55,386	RCONJ276	1,118	RCONJ277	0
e. Money market mutual funds.....	RCONJ278	20,468	RCONJ279	167	RCONJ280	0
f. Equity mutual funds.....	RCONJ281	1,366	RCONJ282	494	RCONJ283	0
g. Other mutual funds.....	RCONJ284	0	RCONJ285	0	RCONJ286	0
h. Common trust funds and collective investment funds.....	RCONJ287	0	RCONJ288	0	RCONJ289	0
i. Other short-term obligations.....	RCONJ290	74	RCONJ291	0	RCONJ292	0
j. Other notes and bonds.....	RCONJ293	0	RCONJ294	0	RCONJ295	0
k. Investments in unregistered funds and private equity investments.....	RCONJ296	97,341	RCONJ297	14,738	RCONJ298	0
l. Other common and preferred stocks.....	RCONJ299	0	RCONJ300	0	RCONJ301	0
m. Real estate mortgages.....	RCONJ302	5,091	RCONJ303	0	RCONJ304	0
n. Real estate.....	RCONJ305	0	RCONJ306	0	RCONJ307	0
o. Miscellaneous assets.....	RCONJ308	193,215	RCONJ309	16,517	RCONJ310	0
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....						0

Dollar amounts in thousands	(Column A) Managed Assets	(Column B) Number of Managed Accounts
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	0

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

Dollar amounts in thousands	(Column A) Number of Funds	(Column B) Market Value of Fund Assets
Memoranda items 3.a through 3.g 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.		
3. Collective investment funds and common trust funds:		
a. Domestic equity.....	RCONB931	NR
b. International/Global equity.....	RCONB933	NR
c. Stock/Bond blend.....	RCONB935	NR
d. Taxable bond.....	RCONB937	NR
e. Municipal bond.....	RCONB939	NR
f. Short term investments/Money market.....	RCONB941	NR
g. Specialty/Other.....	RCONB943	NR
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	0

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:				M.4.
a. Personal trust and agency accounts.....	0	RIADB948	0	RIADB949
b. Employee benefit and retirement-related trust and agency accounts.....	0	RIADB951	0	RIADB952
c. Investment management agency accounts.....	0	RIADB954	0	RIADB955
d. Other fiduciary accounts and related services.....	0	RIADB957	0	RIADB958
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).....	0	RIADB960	0	RIADB961

## Schedule RC-V - Variable Interest Entities(Form Type - 041)

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:			1.
a. Cash and balances due from depository institutions.....	0	RCONJF84	0
b. Securities not held for trading.....	0	RCONHU21	0
c. Loans and leases held for investment, net of allowance, and held for sale.....	0	RCONHU23	0
d. Other real estate owned.....	0	RCONJF89	0
e. Other assets.....	0	RCONJF90	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:			2.
a. Other borrowed money.....	0	RCONJF85	0
b. Other liabilities.....	0	RCONJF86	0
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	0	RCONJF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	0	RCONJF88	0

Dollar amounts in thousands			
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	RCONJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....	RCONJF78	0	6.

## Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 041)

Dollar amounts in thousands			
1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	2.