



**To:** All Accountholders  
**From:** Carolyn C. Dyer, EVP & CFO  
**Date:** October 20, 2022  
**Subject:** Regulation F Information

The Third Quarter 2022 Call Report for First National Bankers Bank is attached for your review. An abbreviated analysis of our performance is provided below. This comparison will hopefully ease your compliance with 12 CFR Part 206 Limitations on Interbank Liabilities (Regulation F) and Correspondent Concentration Risks Guidance.

|  | Sep-2022 | Jun -2022 | Mar -2022 | Dec -2021 |
|--|----------|-----------|-----------|-----------|
|--|----------|-----------|-----------|-----------|

|   |        |        |        |        |
|---|--------|--------|--------|--------|
| Community Bank Leverage Ratio.....                | 17.01% | 15.11% | 13.74% | 12.62% |
| Loans 30 Days Past Due & Over / Total Loans ..... | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Non-Accrual Loans / Total Loans .....             | 1.68%  | 2.25%  | 1.75%  | 1.77%  |
| Non-Performing Assets / Total Assets .....        | 1.09%  | 1.12%  | 0.82%  | 0.82%  |
| Texas Ratio .....                                 | 5.40%  | 6.43%  | 4.83%  | 4.89%  |
| ALLL / Total Loans .....                          | 2.77%  | 3.09%  | 3.20%  | 3.59%  |
| ROAA .....  | 0.72%  | 0.65%  | 0.85%  | 0.62%  |

First National Bankers Bankshares, Inc. is the financial holding company of First National Bankers Bank; FNBB Services Corp.; FNBB Capital Markets, LLC; FNBB Insurance Agency, LLC and FNBB Holdings, LLC.

The current book value per common share of stock in First National Bankers Bankshares, Inc. is \$407.19. This calculation is based on 382,009 shares outstanding as of September 30, 2022.

Please contact me at 1-225-231-5024 if you have any questions or need any additional information.

# Consolidated Report of Income

## For the period January 1, 2022 — September 30, 2022

### Schedule RI—Income Statement

|   | Dollar Amounts in Thousands |         | RIAD | Amount |          |
|---|-----------------------------|---------|------|--------|----------|
| 1. Interest income:   |                             |         |      |        |          |
| a. Interest and fee income on loans:  |                             |         |      |        |          |
| (1) Loans secured by real estate:   |                             |         |      |        |          |
| (a) Loans secured by 1-4 family residential properties.....   | 4435                        | 176     |      |        | 1.a.1.a. |
| (b) All other loans secured by real estate.....   | 4436                        | 13,321  |      |        | 1.a.1.b. |
| (2) Commercial and industrial loans.....  | 4012                        | 538     |      |        | 1.a.2.   |
| (3) Loans to individuals for household, family, and other personal expenditures:  |                             |         |      |        |          |
| (a) Credit cards.....   | B485                        | 0       |      |        | 1.a.3.a. |
| (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....                            | B486                        | 0       |      |        | 1.a.3.b. |
| (4) Not applicable  |                             |         |      |        |          |
| (5) All other loans (1).....  | 4058                        | 2,568   |      |        | 1.a.5.   |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....   | 4010                        | 16,603  |      |        | 1.a.6.   |
| b. Income from lease financing receivables.....   | 4065                        | 0       |      |        | 1.b.     |
| c. Interest income on balances due from depository institutions (2).....  | 4115                        | 1,727   |      |        | 1.c.     |
| d. Interest and dividend income on securities:  |                             |         |      |        |          |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....                                 | B488                        | 0       |      |        | 1.d.1.   |
| (2) Mortgage-backed securities.....   | B489                        | 1,688   |      |        | 1.d.2.   |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....                                     | 4060                        | 20      |      |        | 1.d.3.   |
| e. Not applicable   |                             |         |      |        |          |
| f. Interest income on federal funds sold and securities purchased under agreements to resell.....   | 4020                        | 683     |      |        | 1.f.     |
| g. Other interest income.....   | 4518                        | 177     |      |        | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....   | 4107                        | 20,898  |      |        | 1.h.     |
| 2. Interest expense:  |                             |         |      |        |          |
| a. Interest on deposits:  |                             |         |      |        |          |
| (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | 4508                        | 8       |      |        | 2.a.1.   |
| (2) Nontransaction accounts:  |                             |         |      |        |          |
| (a) Savings deposits (includes MMDAs).....  | 0093                        | 0       |      |        | 2.a.2.a. |
| (b) Time deposits of \$250,000 or less.....   | HK03                        | 0       |      |        | 2.a.2.b. |
| (c) Time deposits of more than \$250,000.....   | HK04                        | 0       |      |        | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....   | 4180                        | 2,748   |      |        | 2.b.     |
| c. Other interest expense.....  | GW44                        | 0       |      |        | 2.c.     |
| d. Not applicable   |                             |         |      |        |          |
| e. Total interest expense (sum of items 2.a through 2.d.).....  | 4073                        | 2,756   |      |        | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e.).....   | 4074                        | 18,142  |      |        | 3.       |
| 4. Provision for loan and lease losses (3).....   | JJ33                        | (2,722) |      |        | 4.       |

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

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

**Schedule RI—Continued**

|  | Dollar Amounts in Thousands |        | Year-to-date |        |        |
|--|-----------------------------|--------|--------------|--------|--------|
|  |                             |        | RIAD         | Amount |        |
| 5. Noninterest income:   |                             |        |              |        |        |
| a. Income from fiduciary activities (1).....   | 4070                        |        | 0            |        | 5.a.   |
| b. Service charges on deposit accounts.....  | 4080                        |        | 0            |        | 5.b.   |
| c. Not applicable  |                             |        |              |        |        |
| d. Income from securities-related and insurance activities:  |                             |        |              |        |        |
| (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....   | HT73                        |        | 12,915       |        | 5.d.1. |
| (2) Income from insurance activities (2).....  | HT74                        |        | 0            |        | 5.d.2. |
| e. Not applicable  |                             |        |              |        |        |
| f. Net servicing fees.....   | B492                        |        | 0            |        | 5.f.   |
| g. and h. Not applicable   |                             |        |              |        |        |
| i. Net gains (losses) on sales of loans and leases.....  | 5416                        |        | 0            |        | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....   | 5415                        |        | 0            |        | 5.j.   |
| k. Net gains (losses) on sales of other assets (3).....  | B496                        |        | 220          |        | 5.k.   |
| l. Other noninterest income*.....  | B497                        |        | 5,421        |        | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....  | 4079                        | 18,556 |              |        | 5.m.   |
| 6. a. Realized gains (losses) on held-to-maturity securities.....  | 3521                        |        | 0            |        | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....  | 3196                        | (175)  |              |        | 6.b.   |
| 7. Noninterest expense:  |                             |        |              |        |        |
| a. Salaries and employee benefits.....   | 4135                        |        | 20,869       |        | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....  | 4217                        |        | 2,458        |        | 7.b.   |
| c. (1) Goodwill impairment losses.....   | C216                        |        | 0            |        | 7.c.1. |
| (2) Amortization expense and impairment losses for other intangible assets.....  | C232                        |        | 0            |        | 7.c.2. |
| d. Other noninterest expense*.....   | 4092                        |        | 9,392        |        | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....   | 4093                        | 32,719 |              |        | 7.e.   |
| 8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | HT69                        |        | 6,526        |        | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....  | HT70                        |        | 0            |        | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....  | 4301                        |        | 6,526        |        | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....  | 4302                        |        | 1,506        |        | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....  | 4300                        |        | 5,020        |        | 10.    |
| 11. Discontinued operations, net of applicable income taxes*.....  | FT28                        |        | 0            |        | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....   | G104                        |        | 5,020        |        | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....  | G103                        |        | 0            |        | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....  | 4340                        |        | 5,020        |        | 14.    |

\* Describe on Schedule RI-E - Explanations

1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

2 Includes underwriting income from insurance and reinsurance activities.

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

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

Schedule RI—Continued

Memoranda

|   | Year-to-date |          |         |
|---|--------------|----------|---------|
|   | RIAD         | Amount   |         |
| Dollar Amounts in Thousands   |              |          |         |
| 1. and 2. Not applicable  |              |          |         |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....   | 4313         | 0        | M.3.    |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....   | 4507         | 20       | M.4.    |
| 5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....   |              | Number   |         |
|   | 4150         | 132      | M.5.    |
| <i>Memorandum item 6 is to be completed by:</i> <sup>1</sup>  |              |          |         |
| • banks with \$300 million or more in total assets, and   |              |          |         |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans                           |              |          |         |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....  | RIAD         | Amount   |         |
|   | 4024         | 6        | M.6.    |
| 7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....   | RIAD         | Date     |         |
|   | 9106         | 00000000 | M.7.    |
| 8. through 10. Not applicable   |              |          |         |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....   | RIAD         | YES / NO |         |
|   | A530         | NO       | M.11.   |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>                           |              |          |         |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....  | RIAD         | Amount   |         |
|   | F228         | NR       | M.12.   |
| 13. Not applicable  |              |          |         |
| <i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>  |              |          |         |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....  | J321         | NR       | M.14.   |
| <i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>                 |              |          |         |
| 15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):   |              |          |         |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....            | RIAD         | Amount   |         |
|   | H032         | NR       | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....         | H033         | NR       | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | H034         | NR       | M.15.c. |
| d. All other service charges on deposit accounts.....   | H035         | NR       | M.15.d. |

<sup>1</sup> The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

<sup>2</sup> Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022 would report 20220301.

<sup>3</sup> Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

# Schedule RI-A—Changes in Bank Equity Capital

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| Dollar Amounts in Thousands  |  | RIAD | Amount   |     |
|--|--|------|----------|-----|
| 1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... |  | 3217 | 158,088  | 1.  |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....   |  | B507 | 0        | 2.  |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2).....   |  | B508 | 158,088  | 3.  |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....   |  | 4340 | 5,020    | 4.  |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....   |  | B509 | 0        | 5.  |
| 6. Treasury stock transactions, net.....   |  | B510 | 0        | 6.  |
| 7. Changes incident to business combinations, net.....   |  | 4356 | 0        | 7.  |
| 8. LESS: Cash dividends declared on preferred stock.....   |  | 4470 | 0        | 8.  |
| 9. LESS: Cash dividends declared on common stock.....  |  | 4460 | 2,907    | 9.  |
| 10. Other comprehensive income (1).....  |  | B511 | (11,923) | 10. |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....  |  | 4415 | 0        | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....   |  | 3210 | 148,278  | 12. |

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

|  | (Column A)<br>Charge-offs <sup>1</sup> |        | (Column B)<br>Recoveries |        |          |
|--|--|--------|--------------------------|--------|----------|
|  | Calendar year-to-date                  |        |                          |        |          |
|  | RIAD                                   | Amount | RIAD                     | Amount |          |
| Dollar Amounts in Thousands  |  |        |                          |        |          |
| 1. Loans secured by real estate:   |  |        |                          |        |          |
| a. Construction, land development, and other land loans:   |  |        |                          |        |          |
| (1) 1-4 family residential construction loans.....   | C891                                   | 0      | C892                     | 0      | 1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....                                    | C893                                   | 0      | C894                     | 838    | 1.a.2.   |
| b. Secured by farmland.....  | 3584                                   | 0      | 3585                     | 0      | 1.b.     |
| c. Secured by 1-4 family residential properties:   |  |        |                          |        |          |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | 5411                                   | 0      | 5412                     | 0      | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |  |        |                          |        |          |
| (a) Secured by first liens.....  | C234                                   | 0      | C217                     | 8      | 1.c.2.a. |
| (b) Secured by junior liens.....   | C235                                   | 0      | C218                     | 0      | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties.....  | 3588                                   | 0      | 3589                     | 0      | 1.d.     |
| e. Secured by nonfarm nonresidential properties:   |  |        |                          |        |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....   | C895                                   | 0      | C896                     | 27     | 1.e.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | C897                                   | 0      | C898                     | 0      | 1.e.2.   |
| 2. and 3. Not applicable   |  |        |                          |        |          |
| 4. Commercial and industrial loans.....  | 4638                                   | 0      | 4608                     | 33     | 4.       |
| 5. Loans to individuals for household, family, and other personal expenditures:                                    |  |        |                          |        |          |
| a. Credit cards.....   | B514                                   | 0      | B515                     | 0      | 5.a.     |
| b. Automobile loans.....   | K129                                   | 0      | K133                     | 0      | 5.b.     |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans).....                   | K205                                   | 0      | K206                     | 0      | 5.c.     |
| 6. Not applicable  |  |        |                          |        |          |
| 7. All other loans (2).....  | 4644                                   | 0      | 4628                     | 0      | 7.       |
| 8. Lease financing receivables.....  | 4266                                   | 0      | 4267                     | 0      | 8.       |
| 9. Total (sum of items 1 through 8).....   | 4635                                   | 0      | 4605                     | 906    | 9.       |

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

<sup>2</sup> Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository financial institutions and other loans."

## Memoranda

|   | (Column A)<br>Charge-offs <sup>1</sup> |        | (Column B)<br>Recoveries |        |      |
|---|--|--------|--------------------------|--------|------|
|   | Calendar year-to-date                  |        |                          |        |      |
|   | RIAD                                   | Amount | RIAD                     | Amount |      |
| Dollar Amounts in Thousands   |  |        |                          |        |      |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above..... | 5409                                   | 0      | 5410                     | 0      | M.1. |
| 2. Not applicable   |  |        |                          |        |      |

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

# Schedule RI-B—Continued

## Part I - Continued

### Memoranda - Continued

|   | (Column A)<br>Charge-offs <sup>1</sup> |        | (Column B)<br>Recoveries |        |
|---|--|--------|--------------------------|--------|
|   | Calendar year-to-date                  |        |                          |        |
|   | RIAD                                   | Amount | RIAD                     | Amount |
| Dollar Amounts in Thousands   |  |        |                          |        |
| <i>Memorandum item 3 is to be completed by:</i> <sup>2</sup>  |  |        |                          |        |
| • banks with \$300 million or more in total assets, and   |  |        |                          |        |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans |  |        |                          |        |
| 3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....  | 4655                                   | 0      | 4665                     | 0      |

M.3.

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

<sup>2</sup> The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

## Part II. Changes in Allowances for Credit Losses<sup>1</sup>

|  | (Column A)<br>Loans and Leases<br>Held for Investment |         | (Column B)<br>Held-to-Maturity<br>Debt Securities <sup>2</sup> |        | (Column C)<br>Available-for-Sale<br>Debt Securities <sup>2</sup> |        |
|--|---|---------|--|--------|--|--------|
|  | Dollar Amounts in Thousands                           |         |  |        |  |        |
|  | RIAD  | Amount  | RIAD   | Amount | RIAD   | Amount |
| 1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | B522  | 17,354  | JH88   | NR     | JH94   | NR     |
| 2. Recoveries (column A must equal Part I, item 9, column B, above).....   | 4605  | 906     | JH89   | NR     | JH95   | NR     |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | C079  | 0       | JH92   | NR     | JH98   | NR     |
| 4. LESS: Write-downs arising from transfers of financial assets (3).....   | 5523  | 0       | JJ00   | NR     | JJ01   | NR     |
| 5. Provisions for credit losses (4,5).....   | 4230  | (2,722) | JH90   | NR     | JH96   | NR     |
| 6. Adjustments* (see instructions for this schedule).....  | C233  | 0       | JH91   | NR     | JH97   | NR     |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | 3123  | 15,538  | JH93   | NR     | JH99   | NR     |

\* Describe on Schedule RI-E - Explanations.

<sup>1</sup> Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.

<sup>2</sup> Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

<sup>3</sup> Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

<sup>4</sup> Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.

<sup>5</sup> For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

### Memoranda

|   | Dollar Amounts in Thousands |        |
|---|-----------------------------|--------|
|   | RIAD                        | Amount |
| 1. to 4. Not applicable   |                             |        |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (1)..... | JJ02                        | NR     |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (1).....  | RCON                        |        |
|   | JJ03                        | NR     |
|   | RIAD                        |        |
| 7. Provisions for credit losses on off-balance-sheet credit exposures (1).....  | MG93                        | NR     |

<sup>1</sup> Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

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

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.<sup>1</sup>

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

Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. (1,5)

| Dollar Amounts in Thousands   | Allowance Balance |        |     |
|---|-------------------|--------|-----|
|   | RCON              | Amount |     |
| <b>Held-to-Maturity Securities:</b>   |                   |        |     |
| 7. Securities issued by states and political subdivisions in the U.S.....           | JJ20              | NR     | 7.  |
| 8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)..... | JJ21              | NR     | 8.  |
| 9. Asset-backed securities and structured financial products.....                   | JJ23              | NR     | 9.  |
| 10. Other debt securities.....  | JJ24              | NR     | 10. |
| 11. Total (sum of items 7 through 10) (6).....                                      | JJ25              | NR     | 11. |

**1 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.**  
 2 Institutions that have adopted ASU 2016-13 should report the amortized cost and the related allowance for credit losses by loan category in columns A and B, respectively.  
 3 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.  
 4 Item 6, column B, must equal Schedule RC, item 4.c.  
 5 Only institutions that have adopted ASU 2016-13 are to complete items 7 through 11.  
 6 Item 11 must equal Schedule RI-B, Part II, item 7, column B.



# Schedule RI-E—Explanations

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

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

|   |  | Dollar Amounts in Thousands |    | Year-to-date |        |        |
|---|--|-----------------------------|----|--------------|--------|--------|
|   |  |                             |    | RIAD         | Amount |        |
| <i>Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.</i>               |  |                             |    |              |        |        |
| 1. Other noninterest income (from Schedule RI, item 5.l)<br>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:  |  |                             |    |              |        |        |
| a.  | Income and fees from the printing and sale of checks.....  | C013                        | NR |              |        | 1.a.   |
| b.  | Earnings on/increase in value of cash surrender value of life insurance.....   | C014                        | NR |              |        | 1.b.   |
| c.  | Income and fees from automated teller machines (ATMs).....   | C016                        | NR |              |        | 1.c.   |
| d.  | Rent and other income from other real estate owned.....  | 4042                        | NR |              |        | 1.d.   |
| e.  | Safe deposit box rent.....   | C015                        | NR |              |        | 1.e.   |
| f.  | Bank card and credit card interchange fees.....  | F555                        | NR |              |        | 1.f.   |
| g.  | Income and fees from wire transfers not reportable as service charges on deposit accounts.....                                       | T047                        | NR |              |        | 1.g.   |
| h.  | TEXT<br>4461   | 4461                        | NR |              |        | 1.h.   |
| i.  | TEXT<br>4462   | 4462                        | NR |              |        | 1.i.   |
| j.  | TEXT<br>4463   | 4463                        | NR |              |        | 1.j.   |
| 2. Other noninterest expense (from Schedule RI, item 7.d)<br>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d: |  |                             |    |              |        |        |
| a.  | Data processing expenses.....  | C017                        | NR |              |        | 2.a.   |
| b.  | Advertising and marketing expenses.....  | 0497                        | NR |              |        | 2.b.   |
| c.  | Directors' fees.....   | 4136                        | NR |              |        | 2.c.   |
| d.  | Printing, stationery, and supplies.....  | C018                        | NR |              |        | 2.d.   |
| e.  | Postage.....   | 8403                        | NR |              |        | 2.e.   |
| f.  | Legal fees and expenses.....   | 4141                        | NR |              |        | 2.f.   |
| g.  | FDIC deposit insurance assessments.....  | 4146                        | NR |              |        | 2.g.   |
| h.  | Accounting and auditing expenses.....  | F556                        | NR |              |        | 2.h.   |
| i.  | Consulting and advisory expenses.....  | F557                        | NR |              |        | 2.i.   |
| j.  | Automated teller machine (ATM) and interchange expenses.....   | F558                        | NR |              |        | 2.j.   |
| k.  | Telecommunications expenses.....   | F559                        | NR |              |        | 2.k.   |
| l.  | Other real estate owned expenses.....  | Y923                        | NR |              |        | 2.l.   |
| m.  | Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)..... | Y924                        | NR |              |        | 2.m.   |
| n.  | TEXT<br>4464   | 4464                        | NR |              |        | 2.n.   |
| o.  | TEXT<br>4467   | 4467                        | NR |              |        | 2.o.   |
| p.  | TEXT<br>4468   | 4468                        | NR |              |        | 2.p.   |
| 3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)<br>(itemize and describe each discontinued operation):            |  |                             |    |              |        |        |
| a.  | (1) TEXT<br>FT29   | FT29                        | 0  |              |        | 3.a.1. |
|   | (2) Applicable income tax effect.....  | FT30                        | 0  |              |        | 3.a.2. |
| b.  | (1) TEXT<br>FT31   | FT31                        | 0  |              |        | 3.b.1. |
|   | (2) Applicable income tax effect.....  | FT32                        | 0  |              |        | 3.b.2. |

**Schedule RI-E—Continued**

|  | Dollar Amounts in Thousands | Year-to-date |          |      |
|--|-----------------------------|--------------|----------|------|
|  |                             | RIAD         | Amount   |      |
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): |                             |              |          |      |
| a. Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....   |                             | JJ26         | NR       | 4.a. |
| b. Effect of adoption of lease accounting standard – ASC Topic 842.....  |                             | KW17         | 0        | 4.b. |
| c. <input type="text" value="TEXT"/> B526  |                             | B526         | 0        | 4.c. |
| d. <input type="text" value="TEXT"/> B527  |                             | B527         | 0        | 4.d. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):                     |                             |              |          |      |
| a. <input type="text" value="TEXT"/> 4498  |                             | 4498         | 0        | 5.a. |
| b. <input type="text" value="TEXT"/> 4499  |                             | 4499         | 0        | 5.b. |
| 6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):   |                             |              |          |      |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....       |                             | JJ27         | NR       | 6.a. |
| b. Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....   |                             | JJ28         | NR       | 6.b. |
| c. <input type="text" value="TEXT"/> 4521  |                             | 4521         | 0        | 6.c. |
| d. <input type="text" value="TEXT"/> 4522  |                             | 4522         | 0        | 6.d. |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):             |                             |              |          |      |
| Comments?.....   |                             | RIAD         | YES / NO |      |
|  |                             | 4769         | NO       | 7.   |

Other explanations (please type or print clearly):  
(TEXT 4769)

1 Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.  
 2 An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.  
 3 Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2022

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

## Schedule RC—Balance Sheet

|  |      | Dollar Amounts in Thousands | RCON | Amount  |         |
|--|------|-----------------------------|------|---------|---------|
| <b>Assets</b>  |      |                             |      |         |         |
| 1. Cash and balances due from depository institutions:                                   |      |                             |      |         |         |
| a. Noninterest-bearing balances and currency and coin (1).....                           |      |                             | 0081 | 10,908  | 1.a.    |
| b. Interest-bearing balances (2).....  |      |                             | 0071 | 48,826  | 1.b.    |
| 2. Securities:   |      |                             |      |         |         |
| a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....                   |      |                             | JJ34 | 0       | 2.a.    |
| b. Available-for-sale debt securities (from Schedule RC-B, column D).....                |      |                             | 1773 | 92,236  | 2.b.    |
| c. Equity securities with readily determinable fair values not held for trading (4)..... |      |                             | JA22 | 0       | 2.c.    |
| 3. Federal funds sold and securities purchased under agreements to resell:               |      |                             |      |         |         |
| a. Federal funds sold.....   |      |                             | B987 | 92,225  | 3.a.    |
| b. Securities purchased under agreements to resell (5,6).....                            |      |                             | B989 | 0       | 3.b.    |
| 4. Loans and lease financing receivables (from Schedule RC-C):                           |      |                             |      |         |         |
| a. Loans and leases held for sale.....   |      |                             | 5369 | 0       | 4.a.    |
| b. Loans and leases held for investment.....   | B528 | 561,392                     |      |         | 4.b.    |
| c. LESS: Allowance for loan and lease losses (7).....                                    | 3123 | 15,538                      |      |         | 4.c.    |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....      |      |                             | B529 | 545,854 | 4.d.    |
| 5. Trading assets.....   |      |                             | 3545 | 496     | 5.      |
| 6. Premises and fixed assets (including capitalized leases).....                         |      |                             | 2145 | 15,867  | 6.      |
| 7. Other real estate owned (from Schedule RC-M).....                                     |      |                             | 2150 | 0       | 7.      |
| 8. Investments in unconsolidated subsidiaries and associated companies.....              |      |                             | 2130 | 0       | 8.      |
| 9. Direct and indirect investments in real estate ventures.....                          |      |                             | 3656 | 0       | 9.      |
| 10. Intangible assets (from Schedule RC-M).....  |      |                             | 2143 | 449     | 10.     |
| 11. Other assets (from Schedule RC-F) (6).....   |      |                             | 2160 | 62,321  | 11.     |
| 12. Total assets (sum of items 1 through 11).....  |      |                             | 2170 | 869,182 | 12.     |
| <b>Liabilities</b>   |      |                             |      |         |         |
| 13. Deposits:  |      |                             |      |         |         |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....        |      |                             | 2200 | 440,637 | 13.a.   |
| (1) Noninterest-bearing (8).....   | 6631 | 440,631                     |      |         | 13.a.1. |
| (2) Interest-bearing.....  | 6636 | 6                           |      |         | 13.a.2. |
| b. Not applicable  |      |                             |      |         |         |
| 14. Federal funds purchased and securities sold under agreements to repurchase:          |      |                             |      |         |         |
| a. Federal funds purchased (9).....  |      |                             | B993 | 270,125 | 14.a.   |
| b. Securities sold under agreements to repurchase (10).....                              |      |                             | B995 | 0       | 14.b.   |
| 15. Trading liabilities.....   |      |                             | 3548 | 0       | 15.     |
| 16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....      |      |                             | 3190 | 0       | 16.     |
| 17. and 18. Not applicable   |      |                             |      |         |         |
| 19. Subordinated notes and debentures (11).....  |      |                             | 3200 | 0       | 19.     |

1 Includes cash items in process of collection and unposted debits.  
 2 Includes time certificates of deposit not held for trading.  
 3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.  
 4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
 5 Includes all securities resale agreements, regardless of maturity.  
 6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.  
 7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.  
 8 Includes noninterest-bearing, demand, time, and savings deposits.  
 9 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 10 Includes all securities repurchase agreements, regardless of maturity.  
 11 Includes limited-life preferred stock and related surplus.

**Schedule RC—Continued**

|                              |   | Dollar Amounts in Thousands | RCON | Amount   |        |
|------------------------------|---|-----------------------------|------|----------|--------|
| <b>Liabilities—continued</b> |   |                             |      |          |        |
| 20.                          | Other liabilities (from Schedule RC-G).....                           | 2930                        |      | 10,141   | 20.    |
| 21.                          | Total liabilities (sum of items 13 through 20).....                   | 2948                        |      | 720,903  | 21.    |
| 22.                          | Not applicable  |                             |      |          |        |
| <b>Equity Capital</b>        |   |                             |      |          |        |
| <b>Bank Equity Capital</b>   |   |                             |      |          |        |
| 23.                          | Perpetual preferred stock and related surplus.....                    | 3838                        |      | 0        | 23.    |
| 24.                          | Common stock.....   | 3230                        |      | 24,578   | 24.    |
| 25.                          | Surplus (excludes all surplus related to preferred stock).....        | 3839                        |      | 85,844   | 25.    |
| 26. a.                       | Retained earnings.....  | 3632                        |      | 49,416   | 26. a. |
| b.                           | Accumulated other comprehensive income (1).....                       | B530                        |      | (11,559) | 26. b. |
| c.                           | Other equity capital components (2).....                              | A130                        |      | 0        | 26. c. |
| 27. a.                       | Total bank equity capital (sum of items 23 through 26. c.).....       | 3210                        |      | 148,279  | 27. a. |
| b.                           | Noncontrolling (minority) interests in consolidated subsidiaries..... | 3000                        |      | 0        | 27. b. |
| 28.                          | Total equity capital (sum of items 27. a and 27. b).....              | G105                        |      | 148,279  | 28.    |
| 29.                          | Total liabilities and equity capital (sum of items 21 and 28).....    | 3300                        |      | 869,182  | 29.    |

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021.....

| RCON | Number |
|------|--------|
| 6724 | NR     |

M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

| RCON | Date |
|------|------|
| 8678 | NR   |

M.2.

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

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

### Schedule RC-B—Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands   | Held-to-maturity             |        |                          |        | Available-for-sale           |         |                          |        |        |
|---|------------------------------|--------|--------------------------|--------|------------------------------|---------|--------------------------|--------|--------|
|   | (Column A)<br>Amortized Cost |        | (Column B)<br>Fair Value |        | (Column C)<br>Amortized Cost |         | (Column D)<br>Fair Value |        |        |
|   | RCON                         | Amount | RCON                     | Amount | RCON                         | Amount  | RCON                     | Amount |        |
| 1. U.S. Treasury securities.....  | 0211                         | 0      | 0213                     | 0      | 1286                         | 691     | 1287                     | 687    | 1.     |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....  | HT50                         | 0      | HT51                     | 0      | HT52                         | 0       | HT53                     | 0      | 2.     |
| 3. Securities issued by states and political subdivisions in the U.S.....                                 | 8496                         | 0      | 8497                     | 0      | 8498                         | 863     | 8499                     | 850    | 3.     |
| 4. Mortgage-backed securities (MBS):  |                              |        |                          |        |                              |         |                          |        |        |
| a. Residential mortgage pass-through securities:  |                              |        |                          |        |                              |         |                          |        |        |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....   | HT54                         | 0      | HT55                     | 0      | HT56                         | 104,405 | HT57                     | 89,827 | 4.a.1. |
| (2) Other pass-through securities.....  | G308                         | 0      | G309                     | 0      | G310                         | 0       | G311                     | 0      | 4.a.2. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):                 |                              |        |                          |        |                              |         |                          |        |        |
| (1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....                       | G312                         | 0      | G313                     | 0      | G314                         | 909     | G315                     | 872    | 4.b.1. |
| (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2)..... | G316                         | 0      | G317                     | 0      | G318                         | 0       | G319                     | 0      | 4.b.2. |
| (3) All other residential MBS.....  | G320                         | 0      | G321                     | 0      | G322                         | 0       | G323                     | 0      | 4.b.3. |

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

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

Schedule RC-B—Continued

| Dollar Amounts in Thousands   | Held-to-maturity             |        |                          |        | Available-for-sale           |         |                          |        |          |
|---|------------------------------|--------|--------------------------|--------|------------------------------|---------|--------------------------|--------|----------|
|   | (Column A)<br>Amortized Cost |        | (Column B)<br>Fair Value |        | (Column C)<br>Amortized Cost |         | (Column D)<br>Fair Value |        |          |
|   | RCON                         | Amount | RCON                     | Amount | RCON                         | Amount  | RCON                     | Amount |          |
| 4. c. Commercial MBS:   |                              |        |                          |        |                              |         |                          |        |          |
| (1) Commercial mortgage pass-through securities:                                    |                              |        |                          |        |                              |         |                          |        |          |
| (a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....                               | K142                         | 0      | K143                     | 0      | K144                         | 0       | K145                     | 0      | 4.c.1.a. |
| (b) Other pass-through securities.....  | K146                         | 0      | K147                     | 0      | K148                         | 0       | K149                     | 0      | 4.c.1.b. |
| 4. c.(2) Other commercial MBS:  |                              |        |                          |        |                              |         |                          |        |          |
| (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)..... | K150                         | 0      | K151                     | 0      | K152                         | 0       | K153                     | 0      | 4.c.2.a. |
| (b) All other commercial MBS.....   | K154                         | 0      | K155                     | 0      | K156                         | 0       | K157                     | 0      | 4.c.2.b. |
| 5. Asset-backed securities and structured financial products:                       |                              |        |                          |        |                              |         |                          |        |          |
| a. Asset-backed securities (ABS).....   | C026                         | 0      | C988                     | 0      | C989                         | 0       | C027                     | 0      | 5.a.     |
| b. Structured financial products.....   | HT58                         | 0      | HT59                     | 0      | HT60                         | 0       | HT61                     | 0      | 5.b.     |
| 6. Other debt securities:   |                              |        |                          |        |                              |         |                          |        |          |
| a. Other domestic debt securities.....  | 1737                         | 0      | 1738                     | 0      | 1739                         | 0       | 1741                     | 0      | 6.a.     |
| b. Other foreign debt securities.....   | 1742                         | 0      | 1743                     | 0      | 1744                         | 0       | 1746                     | 0      | 6.b.     |
| 7. Unallocated portfolio layer fair value hedge basis adjustments (2).....          |                              |        |                          |        | MG95                         | NR      |                          |        | 7.       |
| 8. Total (sum of items 1 through 7) (3).....  | 1754                         | 0      | 1771                     | 0      | 1772                         | 106,868 | 1773                     | 92,236 | 8.       |

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

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

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

# Schedule RC-B—Continued

## Memoranda

|   | Dollar Amounts in Thousands | RCON | Amount |          |
|---|-----------------------------|------|--------|----------|
| 1. Pledged securities (1).....  |                             | 0416 | 687    | M.1.     |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):  |                             |      |        |          |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3) |                             |      |        |          |
| (1) Three months or less.....   |                             | A549 | 0      | M.2.a.1. |
| (2) Over three months through 12 months.....  |                             | A550 | 997    | M.2.a.2. |
| (3) Over one year through three years.....  |                             | A551 | 360    | M.2.a.3. |
| (4) Over three years through five years.....  |                             | A552 | 180    | M.2.a.4. |
| (5) Over five years through 15 years.....   |                             | A553 | 0      | M.2.a.5. |
| (6) Over 15 years.....  |                             | A554 | 0      | M.2.a.6. |
| b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)   |                             |      |        |          |
| (1) Three months or less.....   |                             | A555 | 2      | M.2.b.1. |
| (2) Over three months through 12 months.....  |                             | A556 | 0      | M.2.b.2. |
| (3) Over one year through three years.....  |                             | A557 | 26     | M.2.b.3. |
| (4) Over three years through five years.....  |                             | A558 | 3,823  | M.2.b.4. |
| (5) Over five years through 15 years.....   |                             | A559 | 4,170  | M.2.b.5. |
| (6) Over 15 years.....  |                             | A560 | 81,807 | M.2.b.6. |
| c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)  |                             |      |        |          |
| (1) Three years or less.....  |                             | A561 | 277    | M.2.c.1. |
| (2) Over three years.....   |                             | A562 | 595    | M.2.c.2. |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....  |                             | A248 | 997    | M.2.d.   |
| <i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>   |                             |      |        |          |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....  |                             | 1778 | NR     | M.3.     |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  |                             |      |        |          |
| a. Amortized cost.....  |                             | 8782 | 0      | M.4.a.   |
| b. Fair value.....  |                             | 8783 | 0      | M.4.b.   |

1 Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

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

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

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

5 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.<sup>1</sup> 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 |         | RC | CON | Amount |          |
|--|-----------------------------|---------|----|-----|--------|----------|
| 1. Loans secured by real estate:   |                             |         |    |     |        |          |
| a. Construction, land development, and other land loans:   |                             |         |    |     |        |          |
| (1) 1-4 family residential construction loans.....   | F158                        | 2,838   |    |     |        | 1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....  | F159                        | 98,142  |    |     |        | 1.a.2.   |
| b. Secured by farmland (including farm residential and other improvements).....  | 1420                        | 0       |    |     |        | 1.b.     |
| c. Secured by 1-4 family residential properties:   |                             |         |    |     |        |          |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....   | 1797                        | 0       |    |     |        | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |                             |         |    |     |        |          |
| (a) Secured by first liens.....  | 5367                        | 4,617   |    |     |        | 1.c.2.a. |
| (b) Secured by junior liens.....   | 5368                        | 0       |    |     |        | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties.....  | 1460                        | 31,460  |    |     |        | 1.d.     |
| e. Secured by nonfarm nonresidential properties:   |                             |         |    |     |        |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....   | F160                        | 53,179  |    |     |        | 1.e.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | F161                        | 266,309 |    |     |        | 1.e.2.   |
| 2. Loans to depository institutions and acceptances of other banks.....  | 1288                        | 0       |    |     |        | 2.       |
| 3. Loans to finance agricultural production and other loans to farmers.....  | 1590                        | 1,489   |    |     |        | 3.       |
| 4. Commercial and industrial loans.....  | 1766                        | 16,357  |    |     |        | 4.       |
| 5. Not applicable  |                             |         |    |     |        |          |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):                                  |                             |         |    |     |        |          |
| a. Credit Cards.....   | B538                        | 0       |    |     |        | 6.a.     |
| b. Other revolving credit plans.....   | B539                        | 0       |    |     |        | 6.b.     |
| c. Automobile loans.....   | K137                        | 0       |    |     |        | 6.c.     |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....                                     | K207                        | 0       |    |     |        | 6.d.     |
| 7. Not applicable  |                             |         |    |     |        |          |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....   | 2107                        | 0       |    |     |        | 8.       |
| 9. Loans to nondepository financial institutions and other loans:  |                             |         |    |     |        |          |
| a. Loans to nondepository financial institutions.....  | J454                        | 66,675  |    |     |        | 9.a.     |
| b. Other loans.....  | J464                        | 20,326  |    |     |        | 9.b.     |
| 10. Lease financing receivables (net of unearned income).....  | 2165                        | 0       |    |     |        | 10.      |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above.....   | 2123                        | 0       |    |     |        | 11.      |
| 12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)..... | 2122                        | 561,392 |    |     |        | 12.      |

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



**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda**

|  |  | Dollar Amounts in Thousands |  | RCON | Amount     |
|--|--|-----------------------------|--|------|------------|
| <i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>  |  |                             |  |      |            |
| 1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):                            |  |                             |  |      |            |
| a. Construction, land development, and other land loans:   |  |                             |  |      |            |
| (1) 1-4 family residential construction loans.....   |  | K158                        |  | NR   | M.1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....  |  | K159                        |  | NR   | M.1.a.2.   |
| b. Loans secured by 1-4 family residential properties.....   |  |                             |  |      |            |
|  |  | F576                        |  | NR   | M.1.b.     |
| c. Secured by multifamily (5 or more) residential properties.....  |  |                             |  |      |            |
|  |  | K160                        |  | NR   | M.1.c.     |
| d. Secured by nonfarm nonresidential properties:   |  |                             |  |      |            |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....   |  | K161                        |  | NR   | M.1.d.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  |  | K162                        |  | NR   | M.1.d.2.   |
| e. Commercial and industrial loans.....  |  |                             |  |      |            |
|  |  | K256                        |  | NR   | M.1.e.     |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures).....  |  |                             |  |      |            |
|  |  | K165                        |  | NR   | M.1.f.     |
| <i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i> |  |                             |  |      |            |
| (1) Loans secured by farmland.....   |  | K166                        |  | NR   | M.1.f.1.   |
| (2) and (3) Not applicable   |  |                             |  |      |            |
| (4) Loans to individuals for household, family, and other personal expenditures:   |  |                             |  |      |            |
| (a) Credit cards.....  |  | K098                        |  | NR   | M.1.f.4.a. |
| (b) Automobile loans.....  |  | K203                        |  | NR   | M.1.f.4.b. |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans).....  |  | K204                        |  | NR   | M.1.f.4.c. |
| <i>Memorandum item 1.f.(5) is to be completed by: <sup>1</sup></i>   |  |                             |  |      |            |
| • Banks with \$300 million or more in total assets   |  |                             |  |      |            |
| • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans  |  |                             |  |      |            |
| (5) Loans to finance agricultural production and other loans to farmers.....   |  | K168                        |  | NR   | M.1.f.5.   |
| g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....   |  |                             |  |      |            |
|  |  | HK25                        |  | 0    | M.1.g.     |

<sup>1</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

| Dollar Amounts in Thousands  | RCON | Amount  |          |
|--|------|---------|----------|
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):  |      |         |          |
| a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,2)   |      |         |          |
| (1) Three months or less.....  | A564 | 0       | M.2.a.1. |
| (2) Over three months through 12 months.....   | A565 | 0       | M.2.a.2. |
| (3) Over one year through three years.....   | A566 | 1,867   | M.2.a.3. |
| (4) Over three years through five years.....   | A567 | 2,750   | M.2.a.4. |
| (5) Over five years through 15 years.....  | A568 | 0       | M.2.a.5. |
| (6) Over 15 years.....   | A569 | 0       | M.2.a.6. |
| b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,3) |      |         |          |
| (1) Three months or less.....  | A570 | 198,531 | M.2.b.1. |
| (2) Over three months through 12 months.....   | A571 | 41,461  | M.2.b.2. |
| (3) Over one year through three years.....   | A572 | 92,175  | M.2.b.3. |
| (4) Over three years through five years.....   | A573 | 179,673 | M.2.b.4. |
| (5) Over five years through 15 years.....  | A574 | 33,967  | M.2.b.5. |
| (6) Over 15 years.....   | A575 | 1,514   | M.2.b.6. |
| c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....   |      |         |          |
|  | A247 | 113,680 | M.2.c.   |
| 3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....   |      |         |          |
|  | 2746 | 0       | M.3.     |
| <i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>  |      |         |          |
| 4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....  |      |         |          |
|  | 5370 | NR      | M.4.     |
| 5. and 6. Not applicable   |      |         |          |

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

|  |  | Dollar Amounts in Thousands |  | RCON | Amount |
|--|--|-----------------------------|--|------|--------|
| <i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>   |  |                             |  |      |        |
| 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): <sup>1</sup>  |  |                             |  |      |        |
| a. Outstanding balance .....   |  | C779                        |  | NR   | M.7.a. |
| b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....   |  | C780                        |  | NR   | M.7.b. |
| 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:  |  |                             |  |      |        |
| a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)) .....   |  | F230                        |  | NR   | M.8.a. |
| <i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i> |  |                             |  |      |        |
| b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....  |  | F231                        |  | NR   | M.8.b. |
| c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above .....   |  | F232                        |  | NR   | M.8.c. |
| 9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....   |  | F577                        |  | 0    | M.9.   |
| 10. and 11. Not applicable   |  |                             |  |      |        |

|  | (Column A)<br>Fair Value of Acquired<br>Loans and Leases at<br>Acquisition Date |        | (Column B)<br>Gross Contractual<br>Amounts Receivable<br>at Acquisition Date |        | (Column C)<br>Best Estimate at<br>Acquisition Date of<br>Contractual Cash<br>Flows Not Expected<br>to be Collected |        |
|--|---|--------|--|--------|--|--------|
|  | RCON  | Amount | RCON   | Amount | RCON   | Amount |
| <i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>   |   |        |  |        |  |        |
| 12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year (2)..... |   |        |  |        |  |        |
|  | GW45  | NR     | GW46   | NR     | GW47   | NR     |

1 Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.  
2 Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

|  | Dollar Amounts in Thousands | RCON | Amount |           |
|--|-----------------------------|------|--------|-----------|
| <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) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i> |                             |      |        |           |
| 13. Construction, land development, and other land loans with interest reserves:   |                             |      |        |           |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a) .....   | G376                        |      | NR     | M.13.a.   |
| b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) .....  | RIAD                        |      |        |           |
|  | G377                        |      | NR     | M.13.b.   |
| <i>Memorandum item 14 is to be completed by all banks</i>  |                             |      |        |           |
| 14. Pledged loans and leases.....  | RCON                        |      |        |           |
|  | G378                        |      | 0      | M.14.     |
| <i>Memorandum item 15 is to be completed for the December report only.</i>   |                             |      |        |           |
| 15. Reverse mortgages:   |                             |      |        |           |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):  |                             |      |        |           |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....  | J466                        |      | NR     | M.15.a.1. |
| (2) Proprietary reverse mortgages.....   | J467                        |      | NR     | M.15.a.2. |
| 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:   |                             |      |        |           |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....  | J468                        |      | NR     | M.15.b.1. |
| (2) Proprietary reverse mortgages.....   | J469                        |      | NR     | M.15.b.2. |
| c. Principal amount of reverse mortgage originations that have been sold during the year:  |                             |      |        |           |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....  | J470                        |      | NR     | M.15.c.1. |
| (2) Proprietary reverse mortgages.....   | J471                        |      | NR     | M.15.c.2. |
| <i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</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).....   | LE75                        |      | NR     | 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:  |                             |      |        |           |
| a. Number of Section 4013 loans outstanding.....   | LG24                        |      | 0      | M.17.a.   |
| b. Outstanding balance of Section 4013 loans.....  | LG25                        |      | 0      | M.17.b.   |

# Schedule RC-C—Continued

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

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

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

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

### Loans to Small Businesses

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

| RCON | YES / NO |
|------|----------|
| 6999 | NR       |

1.

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

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

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

| Number of Loans |        |
|-----------------|--------|
| RCON            | Number |
| 5562            | NR     |
| 5563            | NR     |

2.a.  
2.b.

|   | (Column A)<br>Number of Loans |        | (Column B)<br>Amount<br>Currently<br>Outstanding |        |
|---|-------------------------------|--------|--|--------|
|   | RCON                          | Number | RCON   | Amount |
| 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) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)): |                               |        |  |        |
| a. With original amounts of \$100,000 or less.....  | 5564                          | NR     | 5565   | NR     |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5566                          | NR     | 5567   | NR     |
| c. With original amounts of more than \$250,000 through \$1,000,000.....  | 5568                          | NR     | 5569   | NR     |
| 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):   |                               |        |  |        |
| a. With original amounts of \$100,000 or less.....  | 5570                          | NR     | 5571   | NR     |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5572                          | NR     | 5573   | NR     |
| c. With original amounts of more than \$250,000 through \$1,000,000.....  | 5574                          | NR     | 5575   | NR     |

3.a.  
3.b.  
3.c.  
4.a.  
4.b.  
4.c.

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

| RCON | YES / NO |
|------|----------|
| 6860 | NR       |

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

| Number of Loans |        |
|-----------------|--------|
| RCON            | Number |
| 5576            | NR     |
| 5577            | NR     |

6.a.

6.b.

a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b. (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....

b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

| Dollar Amounts in Thousands   | (Column A)<br>Number of Loans |        | (Column B)<br>Amount Currently Outstanding |        |      |
|---|-------------------------------|--------|--|--------|------|
|   | RCON                          | Number | RCON                                       | Amount |      |
| 7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b): |                               |        |  |        |      |
| a. With original amounts of \$100,000 or less.....  | 5578                          | NR     | 5579                                       | NR     | 7.a. |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5580                          | NR     | 5581                                       | NR     | 7.b. |
| c. With original amounts of more than \$250,000 through \$500,000.....  | 5582                          | NR     | 5583                                       | NR     | 7.c. |
| 8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):               |                               |        |  |        |      |
| a. With original amounts of \$100,000 or less.....  | 5584                          | NR     | 5585                                       | NR     | 8.a. |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5586                          | NR     | 5587                                       | NR     | 8.b. |
| c. With original amounts of more than \$250,000 through \$500,000.....  | 5588                          | NR     | 5589                                       | NR     | 8.c. |

# Schedule RC-E—Deposit Liabilities

|   | Transaction Accounts  |         |  |         | Nontransaction Accounts  |        |
|---|---|---------|--|---------|--|--------|
|   | (Column A)<br>Total Transaction<br>Accounts (Including<br>Total Demand<br>Deposits) |         | (Column B)<br>Memo: Total<br>Demand Deposits <sup>1</sup><br>(Included in<br>Column A) |         | (Column C)<br>Total<br>Nontransaction<br>Accounts<br>(Including MMDAs) |        |
|   | RCON  | Amount  | RCON   | Amount  | RCON   | Amount |
| Dollar Amounts in Thousands   |   |         |  |         |  |        |
| <b>Deposits of:</b>   |   |         |  |         |  |        |
| 1. Individuals, partnerships, and corporations.....   | B549  | 13      |  |         | B550   | 0 1.   |
| 2. U.S. Government.....   | 2202  | 0       |  |         | 2520   | 0 2.   |
| 3. States and political subdivisions in the U.S.....  | 2203  | 0       |  |         | 2530   | 0 3.   |
| 4. Commercial banks and other depository<br>institutions in the U.S.....                                  | B551  | 440,618 |  |         | B552   | 6 4.   |
| 5. Banks in foreign countries.....  | 2213  | 0       |  |         | 2236   | 0 5.   |
| 6. Foreign governments and official institutions<br>(including foreign central banks).....                | 2216  | 0       |  |         | 2377   | 0 6.   |
| 7. Total (sum of items 1 through 6) (sum of<br>columns A and C must equal Schedule RC,<br>item 13.a)..... | 2215  | 440,631 | 2210   | 440,631 | 2385   | 6 7.   |

## Memoranda

|  | Dollar Amounts in Thousands |        |          |
|--|-----------------------------|--------|----------|
|  | RCON                        | Amount |          |
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C):   |                             |        |          |
| <i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>  |                             |        |          |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....  | 6835                        | NR     | M.1.a.   |
| b. Total brokered deposits.....  | 2365                        | 0      | M.1.b.   |
| c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....   | HK05                        | 0      | M.1.c.   |
| d. Maturity data for brokered deposits:  |                             |        |          |
| (1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less<br>(included in Memorandum item 1.c above).....   | HK06                        | 0      | M.1.d.1. |
| (2) Not applicable   |                             |        |          |
| (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or<br>less (included in Memorandum item 1.b. above).....  | K220                        | 0      | M.1.d.3. |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.<br>reported in item 3 above which are secured or collateralized as required under state law)<br>(to be completed for the December report only)..... | 5590                        | NR     | M.1.e.   |
| f. Estimated amount of deposits obtained through the use of deposit listing services<br>that are not brokered deposits.....  | K223                        | 0      | M.1.f.   |
| g. Total reciprocal deposits.....  | JH83                        | 0      | M.1.g.   |
| <i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i are to be completed semiannually in the<br/>June and December reports only.</i>  |                             |        |          |
| h. Sweep deposits:   |                             |        |          |
| (1) Fully insured, affiliate sweep deposits.....   | MT87                        | NR     | M.1.h.1. |
| (2) Not fully insured, affiliate sweep deposits.....   | MT89                        | NR     | M.1.h.2. |
| (3) Fully insured, non-affiliate sweep deposits.....   | MT91                        | NR     | M.1.h.3. |
| (4) Not fully insured, non-affiliate sweep deposits.....   | MT93                        | NR     | M.1.h.4. |
| i. Total sweep deposits that are not brokered deposits.....  | MT95                        | NR     | M.1.i.   |
| 2. Components of total nontransaction accounts<br>(sum of Memorandum items 2.a through 2.d must equal item 7, column C above):   |                             |        |          |
| a. Savings deposits:   |                             |        |          |
| (1) Money market deposit accounts (MMDAs).....   | 6810                        | 0      | M.2.a.1. |
| (2) Other savings deposits (excludes MMDAs).....   | 0352                        | 0      | M.2.a.2. |
| b. Total time deposits of less than \$100,000.....   | 6648                        | 6      | M.2.b.   |
| c. Total time deposits of \$100,000 through \$250,000.....   | J473                        | 0      | M.2.c.   |
| d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....  | J474                        | 0      | M.2.d.   |
| e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more<br>included in Memorandum items 2.c and 2.d above.....   | F233                        | 0      | M.2.e.   |

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

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

**Schedule RC-E—Continued**

**Memoranda—Continued**

|   | Dollar Amounts in Thousands | RCON | Amount |          |
|---|-----------------------------|------|--------|----------|
| <b>3. Maturity and repricing data for time deposits of \$250,000 or less:</b>   |                             |      |        |          |
| a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)  |                             |      |        |          |
| (1) Three months or less.....   |                             | HK07 | 6      | M.3.a.1. |
| (2) Over three months through 12 months.....  |                             | HK08 | 0      | M.3.a.2. |
| (3) Over one year through three years.....  |                             | HK09 | 0      | M.3.a.3. |
| (4) Over three years.....   |                             | HK10 | 0      | M.3.a.4. |
| b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)..... |                             |      |        |          |
|   |                             | HK11 | 6      | M.3.b.   |
| <b>4. Maturity and repricing data for time deposits of more than \$250,000:</b>   |                             |      |        |          |
| a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)  |                             |      |        |          |
| (1) Three months or less.....   |                             | HK12 | 0      | M.4.a.1. |
| (2) Over three months through 12 months.....  |                             | HK13 | 0      | M.4.a.2. |
| (3) Over one year through three years.....  |                             | HK14 | 0      | M.4.a.3. |
| (4) Over three years.....   |                             | HK15 | 0      | M.4.a.4. |
| b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....   |                             |      |        |          |
|   |                             | K222 | 0      | M.4.b.   |

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

|   |      |          |      |
|---|------|----------|------|
| <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?.....</b> | RCON | YES / NO |      |
|   | P752 | NR       | M.5. |

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

|   | Dollar Amounts in Thousands | RCON | Amount |          |
|---|-----------------------------|------|--------|----------|
| <b>6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):</b>  |                             |      |        |          |
| a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....  |                             |      |        |          |
|   |                             | P753 | NR     | M.6.a.   |
| b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....   |                             |      |        |          |
|   |                             | P754 | NR     | M.6.b.   |
| <b>7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):</b> |                             |      |        |          |
| a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):   |                             |      |        |          |
| (1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....  |                             |      |        |          |
|   |                             | P756 | NR     | M.7.a.1. |
| (2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....   |                             |      |        |          |
|   |                             | P757 | NR     | M.7.a.2. |
| b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):  |                             |      |        |          |
| (1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....   |                             |      |        |          |
|   |                             | P758 | NR     | M.7.b.1. |
| (2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....  |                             |      |        |          |
|   |                             | P759 | NR     | M.7.b.2. |

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.

3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

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



### Schedule RC-F—Other Assets<sup>1</sup>

|  |   | Dollar Amounts in Thousands |    | RCON | Amount |      |
|--|---|-----------------------------|----|------|--------|------|
| 1.   | Accrued interest receivable (2).....  |                             |    | B556 | 5,156  | 1.   |
| 2.   | Net deferred tax assets (3).....  |                             |    | 2148 | 10,019 | 2.   |
| 3.   | Interest-only strips receivable (not in the form of a security) (4).....                                    |                             |    | HT80 | 0      | 3.   |
| 4.   | Equity investments without readily determinable fair values (5).....  |                             |    | 1752 | 6,586  | 4.   |
| 5.   | Life insurance assets:  |                             |    |      |        |      |
| a.   | General account life insurance assets.....  |                             |    | K201 | 19,671 | 5.a. |
| b.   | Separate account life insurance assets.....   |                             |    | K202 | 0      | 5.b. |
| c.   | Hybrid account life insurance assets.....   |                             |    | K270 | 17,659 | 5.c. |
| <i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i> |   |                             |    |      |        |      |
| 6.   | All other assets<br>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item)..... |                             |    | 2168 | 3,230  | 6.   |
| a.   | Prepaid expenses.....   | 2166                        | NR |      |        | 6.a. |
| b.   | Repossessed personal property (including vehicles).....   | 1578                        | NR |      |        | 6.b. |
| c.   | Derivatives with a positive fair value held for purposes other than trading.....                            | C010                        | NR |      |        | 6.c. |
| d.   | FDIC loss-sharing indemnification assets.....   | J448                        | NR |      |        | 6.d. |
| e.   | Computer software.....  | FT33                        | NR |      |        | 6.e. |
| f.   | Accounts receivable.....  | FT34                        | NR |      |        | 6.f. |
| g.   | Receivables from foreclosed government-guaranteed mortgage loans.....                                       | FT35                        | NR |      |        | 6.g. |
| h.   | TEXT<br>3549  | 3549                        | NR |      |        | 6.h. |
| i.   | TEXT<br>3550  | 3550                        | NR |      |        | 6.i. |
| j.   | TEXT<br>3551  | 3551                        | NR |      |        | 6.j. |
| 7.   | Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....                                    |                             |    | 2160 | 62,321 | 7.   |

1 Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.  
 2 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.  
 3 See discussion of deferred income taxes in Glossary entry on "income taxes."  
 4 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.  
 5 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule RC-G—Other Liabilities

|  |  | Dollar Amounts in Thousands |    | RCON | Amount |      |
|--|--|-----------------------------|----|------|--------|------|
| 1. a.  | Interest accrued and unpaid on deposits (1).....   |                             |    | 3645 | 0      | 1.a. |
| b.   | Other expenses accrued and unpaid (includes accrued income taxes payable).....                                   |                             |    | 3646 | 2,641  | 1.b. |
| 2.   | Net deferred tax liabilities (2).....  |                             |    | 3049 | 0      | 2.   |
| 3.   | Allowance for credit losses on off-balance sheet credit exposures (3).....                                       |                             |    | B557 | 0      | 3.   |
| <i>Items 4.a through 4.h are to be completed semiannually in the June and December reports only.</i> |  |                             |    |      |        |      |
| 4.   | All other liabilities<br>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item)..... |                             |    | 2938 | 7,500  | 4.   |
| a.   | Accounts payable.....  | 3066                        | NR |      |        | 4.a. |
| b.   | Deferred compensation liabilities.....   | C011                        | NR |      |        | 4.b. |
| c.   | Dividends declared but not yet payable.....  | 2932                        | NR |      |        | 4.c. |
| d.   | Derivatives with a negative fair value held for purposes other than trading.....                                 | C012                        | NR |      |        | 4.d. |
| e.   | Operating lease liabilities.....   | LB56                        | NR |      |        | 4.e. |
| f.   | TEXT<br>3552   | 3552                        | NR |      |        | 4.f. |
| g.   | TEXT<br>3553   | 3553                        | NR |      |        | 4.g. |
| h.   | TEXT<br>3554   | 3554                        | NR |      |        | 4.h. |
| 5.   | Total (sum of items 1 through 4) ( must equal Schedule RC, item 20).....   |                             |    | 2930 | 10,141 | 5.   |

1 For savings banks, include "dividends" accrued and unpaid on deposits.  
 2 See discussion of deferred income taxes in Glossary entry on "income taxes."  
 3 Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

# Schedule RC-K—Quarterly Averages<sup>1</sup>

|   | Dollar Amounts in Thousands |         |        |
|---|-----------------------------|---------|--------|
|   | RCON                        | Amount  |        |
| <b>Assets</b>   |                             |         |        |
| 1. Interest-bearing balances due from depository institutions.....  | 3381                        | 146,890 | 1.     |
| 2. U.S. Treasury securities and U.S. Government agency obligations (2)<br>(excluding mortgage-backed securities).....   | B558                        | 942     | 2.     |
| 3. Mortgage-backed securities (2).....  | B559                        | 106,782 | 3.     |
| 4. All other debt securities (2) and equity securities with readily determinable fair values not held<br>for trading purposes (3).....                              | B560                        | 864     | 4.     |
| 5. Federal funds sold and securities purchased under agreements to resell.....  | 3365                        | 72,839  | 5.     |
| 6. Loans:   |                             |         |        |
| a. Total loans.....   | 3360                        | 529,417 | 6.a.   |
| b. Loans secured by real estate:  |                             |         |        |
| (1) Loans secured by 1-4 family residential properties.....   | 3465                        | 4,788   | 6.b.1. |
| (2) All other loans secured by real estate.....   | 3466                        | 444,497 | 6.b.2. |
| c. Commercial and industrial loans.....   | 3387                        | 17,080  | 6.c.   |
| d. Loans to individuals for household, family, and other personal expenditures:   |                             |         |        |
| (1) Credit cards.....   | B561                        | 0       | 6.d.1. |
| (2) Other (includes revolving credit plans other than credit cards, automobile loans,<br>and other consumer loans).....   | B562                        | 0       | 6.d.2. |
| 7. Not applicable   |                             |         |        |
| 8. Lease financing receivables (net of unearned income).....  | 3484                        | 0       | 8.     |
| 9. Total assets (4).....  | 3368                        | 923,939 | 9.     |
| <b>Liabilities</b>  |                             |         |        |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts,<br>ATS accounts, and telephone and preauthorized transfer accounts)..... | 3485                        | 6       | 10.    |
| 11. Nontransaction accounts:  |                             |         |        |
| a. Savings deposits (includes MMDAs).....   | B563                        | 0       | 11.a.  |
| b. Time deposits of \$250,000 or less.....  | HK16                        | 6       | 11.b.  |
| c. Time deposits of more than \$250,000.....  | HK17                        | 0       | 11.c.  |
| 12. Federal funds purchased and securities sold under agreements to repurchase.....   | 3353                        | 324,761 | 12.    |
| 13. To be completed by banks with \$100 million or more in total assets: (5)<br>Other borrowed money (includes mortgage indebtedness).....                          | 3355                        | 0       | 13.    |

## Memorandum

|   | Dollar Amounts in Thousands |        |      |
|---|-----------------------------|--------|------|
|   | RCON                        | Amount |      |
| <i>Memorandum item 1 is to be completed by: (5)</i>   |                             |        |      |
| <ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>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.</li> </ul> |                             |        |      |
| 1. Loans to finance agricultural production and other loans to farmers.....   | 3386                        | 425    | M.1. |

1 For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

2 Quarterly averages for all debt securities should be based on amortized cost.

3 Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

4 The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values at fair value.

c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

5 The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

# Schedule RC-L—Derivatives and Off-Balance Sheet Items

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

|   |  | Dollar Amounts in Thousands |         | RCON | Amount |          |
|---|--|-----------------------------|---------|------|--------|----------|
| 1. Unused commitments:  |  |                             |         |      |        |          |
| a.  | Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....                             | 3814                        | 1,384   |      |        | 1.a.     |
| b.  | Credit card lines.....   | 3815                        | 0       |      |        | 1.b.     |
| c. Commitments to fund commercial real estate, construction, and land development loans:  |  |                             |         |      |        |          |
| (1) Secured by real estate:   |  |                             |         |      |        |          |
| (a)   | 1-4 family residential construction loan commitments.....  | F164                        | 1,131   |      |        | 1.c.1.a. |
| (b)   | Commercial real estate, other construction loan, and land development loan commitments.....                                      | F165                        | 106,264 |      |        | 1.c.1.b. |
| (2)   | NOT secured by real estate.....  | 6550                        | 0       |      |        | 1.c.2.   |
| d. Not applicable   |  |                             |         |      |        |          |
| e. Other unused commitments:  |  |                             |         |      |        |          |
| (1)   | Commercial and industrial loans.....   | J457                        | 9,490   |      |        | 1.e.1.   |
| (2)   | Loans to financial institutions.....   | J458                        | 96,062  |      |        | 1.e.2.   |
| (3)   | All other unused commitments.....  | J459                        | 12,612  |      |        | 1.e.3.   |
| 2. Financial standby letters of credit.....   |  |                             |         |      |        |          |
| 3. Performance standby letters of credit.....   |  |                             |         |      |        |          |
| 4. Commercial and similar letters of credit.....  |  |                             |         |      |        |          |
| 5. Not applicable   |  |                             |         |      |        |          |
| 6. Securities lent and borrowed:  |  |                             |         |      |        |          |
| a.  | Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)..... | 3433                        | 0       |      |        | 6.a.     |
| b.  | Securities borrowed.....   | 3432                        | 0       |      |        | 6.b.     |
| 7. and 8. Not applicable  |  |                             |         |      |        |          |
| <i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>  |  |                             |         |      |        |          |
| 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") ..... |  |                             |         |      |        |          |
| a. and b. Not applicable  |  |                             |         |      |        |          |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....  |  |                             |         |      |        |          |
|   |  | C978                        | NR      |      |        | 9.c.     |
| d.  | TEXT   |                             |         |      |        |          |
|   | 3555   | 3555                        | NR      |      |        | 9.d.     |
| e.  | TEXT   |                             |         |      |        |          |
|   | 3556   | 3556                        | NR      |      |        | 9.e.     |
| f.  | TEXT   |                             |         |      |        |          |
|   | 3557   | 3557                        | NR      |      |        | 9.f.     |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....     |  |                             |         |      |        |          |
| a. Not applicable   |  |                             |         |      |        |          |
| b.  | TEXT   |                             |         |      |        |          |
|   | 5592   | 5592                        | NR      |      |        | 10.b.    |
| c.  | TEXT   |                             |         |      |        |          |
|   | 5593   | 5593                        | NR      |      |        | 10.c.    |
| d.  | TEXT   |                             |         |      |        |          |
|   | 5594   | 5594                        | NR      |      |        | 10.d.    |
| e.  | TEXT   |                             |         |      |        |          |
|   | 5595   | 5595                        | NR      |      |        | 10.e.    |
| <i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>  |  |                             |         |      |        |          |
| 11. Year-to-date merchant credit card sales volume:   |  |                             |         |      |        |          |
| a. Sales for which the reporting bank is the acquiring bank .....   |  |                             |         |      |        |          |
|   |  | C223                        | NR      |      |        | 11.a.    |
| b. Sales for which the reporting bank is the agent bank with risk .....   |  |                             |         |      |        |          |
|   |  | C224                        | NR      |      |        | 11.b.    |

# Schedule RC-M—Memoranda

|  |      | Dollar Amounts in Thousands |   | RCON | Amount |          |
|--|------|-----------------------------|---|------|--------|----------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:   |      |                             |   |      |        |          |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....   |      |                             |   |      |        |          |
|  |      |                             |   | 6164 | 5,630  | 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..... |      |                             |   |      |        |          |
|  |      | Number                      |   |      |        |          |
|  | 6165 |                             | 1 |      |        | 1.b.     |
| 2. Intangible assets:  |      |                             |   |      |        |          |
| a. Mortgage servicing assets.....  |      |                             |   |      |        |          |
|  |      |                             |   | 3164 | 0      | 2.a.     |
| (1) Estimated fair value of mortgage servicing assets.....   |      |                             |   |      |        |          |
|  | A590 |                             | 0 |      |        | 2.a.1.   |
| b. Goodwill.....   |      |                             |   |      |        |          |
|  |      |                             |   | 3163 | 449    | 2.b.     |
| c. All other intangible assets.....  |      |                             |   |      |        |          |
|  |      |                             |   | JF76 | 0      | 2.c.     |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....   |      |                             |   |      |        |          |
|  |      |                             |   | 2143 | 449    | 2.d.     |
| 3. Other real estate owned:  |      |                             |   |      |        |          |
| a. Construction, land development, and other land.....   |      |                             |   |      |        |          |
|  |      |                             |   | 5508 | 0      | 3.a.     |
| b. Farmland.....   |      |                             |   |      |        |          |
|  |      |                             |   | 5509 | 0      | 3.b.     |
| c. 1-4 family residential properties.....  |      |                             |   |      |        |          |
|  |      |                             |   | 5510 | 0      | 3.c.     |
| d. Multifamily (5 or more) residential properties.....   |      |                             |   |      |        |          |
|  |      |                             |   | 5511 | 0      | 3.d.     |
| e. Nonfarm nonresidential properties.....  |      |                             |   |      |        |          |
|  |      |                             |   | 5512 | 0      | 3.e.     |
| f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....  |      |                             |   |      |        |          |
|  |      |                             |   | 2150 | 0      | 3.f.     |
| 4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....  |      |                             |   |      |        |          |
|  |      |                             |   | JA29 | 0      | 4.       |
| 5. Other borrowed money:   |      |                             |   |      |        |          |
| a. Federal Home Loan Bank advances:  |      |                             |   |      |        |          |
| (1) Advances with a remaining maturity or next repricing date of: (2)  |      |                             |   |      |        |          |
| (a) One year or less.....  |      |                             |   |      |        |          |
|  |      |                             |   | F055 | 0      | 5.a.1.a. |
| (b) Over one year through three years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F056 | 0      | 5.a.1.b. |
| (c) Over three years through five years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F057 | 0      | 5.a.1.c. |
| (d) Over five years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F058 | 0      | 5.a.1.d. |
| (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....  |      |                             |   |      |        |          |
|  |      |                             |   | 2651 | 0      | 5.a.2.   |
| (3) Structured advances (included in items 5.a.(1)(a) - (d) above).....  |      |                             |   |      |        |          |
|  |      |                             |   | F059 | 0      | 5.a.3.   |
| b. Other borrowings:   |      |                             |   |      |        |          |
| (1) Other borrowings with a remaining maturity or next repricing date of: (4)  |      |                             |   |      |        |          |
| (a) One year or less.....  |      |                             |   |      |        |          |
|  |      |                             |   | F060 | 0      | 5.b.1.a. |
| (b) Over one year through three years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F061 | 0      | 5.b.1.b. |
| (c) Over three years through five years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F062 | 0      | 5.b.1.c. |
| (d) Over five years.....   |      |                             |   |      |        |          |
|  |      |                             |   | F063 | 0      | 5.b.1.d. |
| (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....  |      |                             |   |      |        |          |
|  |      |                             |   | B571 | 0      | 5.b.2.   |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....   |      |                             |   |      |        |          |
|  |      |                             |   | 3190 | 0      | 5.c.     |

1 Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

2 Report fixed rate advances by remaining maturity and floating-rate advances by next repricing date.

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

4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

**Schedule RC-M—Continued**

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

|  | Dollar Amounts in Thousands | RCON | YES / NO |    |
|--|-----------------------------|------|----------|----|
| 6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....  |                             | B569 | NR       | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... |                             | RCON | Amount   |    |
|  |                             | B570 | NR       | 7. |

Items 8a, 8b, and 8c are to be completed semiannually in the June and December reports only.

8. Internet Website addresses and physical office trade names:

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

|      |         |  |  |      |
|------|---------|--|--|------|
| TEXT |         |  |  |      |
| 4087 | http:// |  |  | 8.a. |

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

|      |              |         |  |         |
|------|--------------|---------|--|---------|
| (1)  | TE01<br>N528 | http:// |  | 8.b.1.  |
| (2)  | TE02<br>N528 | http:// |  | 8.b.2.  |
| (3)  | TE03<br>N528 | http:// |  | 8.b.3.  |
| (4)  | TE04<br>N528 | http:// |  | 8.b.4.  |
| (5)  | TE05<br>N528 | http:// |  | 8.b.5.  |
| (6)  | TE06<br>N528 | http:// |  | 8.b.6.  |
| (7)  | TE07<br>N528 | http:// |  | 8.b.7.  |
| (8)  | TE08<br>N528 | http:// |  | 8.b.8.  |
| (9)  | TE09<br>N528 | http:// |  | 8.b.9.  |
| (10) | TE10<br>N528 | http:// |  | 8.b.10. |

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

|     |              |  |  |        |
|-----|--------------|--|--|--------|
| (1) | TE01<br>N529 |  |  | 8.c.1. |
| (2) | TE02<br>N529 |  |  | 8.c.2. |
| (3) | TE03<br>N529 |  |  | 8.c.3. |
| (4) | TE04<br>N529 |  |  | 8.c.4. |
| (5) | TE05<br>N529 |  |  | 8.c.5. |
| (6) | TE06<br>N529 |  |  | 8.c.6. |

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

|   |      |          |  |       |
|---|------|----------|--|-------|
| 9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?..... | RCON | YES / NO |  |       |
|   | 4088 | NR       |  | 9.    |
| 10. Secured liabilities:  | RCON | Amount   |  |       |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....   | F064 | 0        |  | 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....   | F065 | 0        |  | 10.b. |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....                                   | RCON | YES / NO |  |       |
|   | G463 | NR       |  | 11.   |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....                             |      |          |  |       |
|   | G464 | NR       |  | 12.   |
| 13. Not applicable  |      |          |  |       |
| 14. Captive insurance and reinsurance subsidiaries:   | RCON | Amount   |  |       |
| a. Total assets of captive insurance subsidiaries (2).....  | K193 | NR       |  | 14.a. |
| b. Total assets of captive reinsurance subsidiaries (2).....  | K194 | NR       |  | 14.b. |

<sup>1</sup> 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).

<sup>2</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

**Schedule RC-M—Continued**

| Dollar Amounts in Thousands   | RCON | Number |         |
|---|------|--------|---------|
| <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. Qualified Thrift Lender (QTL) test:   |      |        |         |
| a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....           | L133 | NR     | 15.a.   |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....   | L135 | NR     | 15.b.   |
| <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>   |      |        |         |
| 16. International remittance transfers offered to consumers: <sup>1</sup>   |      |        |         |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....  | N523 | NR     | 16.a.   |
| <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 most recent prior 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:   |      | Amount |         |
| (1) Estimated dollar value of international remittance transfers.....   | N524 | NR     | 16.b.1. |
| (2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....  | MM07 | NR     | 16.b.2. |
| (3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....  | MQ52 | NR     | 16.b.3. |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans <sup>2</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):   |      |        |         |
| a. Number of PPP loans outstanding.....   | LG26 | 0      | 17.a.   |
| b. Outstanding balance of PPP loans.....  | LG27 | 0      | 17.b.   |
| c. Outstanding balance of PPP loans pledged to the PPPLF.....   | LG28 | 0      | 17.c.   |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:   |      |        |         |
| (1) One year or less.....   | LL59 | 0      | 17.d.1. |
| (2) More than one year.....   | LL60 | 0      | 17.d.2. |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....   | LL57 | 0      | 17.e.   |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF):   |      |        |         |
| a. Outstanding balance of assets purchased under the MMLF.....  | LL61 | 0      | 18.a.   |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....  | LL58 | 0      | 18.b.   |

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

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

<sup>2</sup> 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

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |          |
|--|---|--------|--|--------|--------------------------|--------|----------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |          |
|  | Dollar Amounts in Thousands   |        |  |        |                          |        |          |
| 1. Loans secured by real estate:   |   |        |  |        |                          |        |          |
| a. Construction, land development, and other land loans:   |   |        |  |        |                          |        |          |
| (1) 1-4 family residential construction loans.....   | F172  | 0      | F174   | 0      | F176                     | 0      | 1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....                                    | F173  | 0      | F175   | 0      | F177                     | 0      | 1.a.2.   |
| b. Secured by farmland.....  | 3493  | 0      | 3494   | 0      | 3495                     | 0      | 1.b.     |
| c. Secured by 1-4 family residential properties:   |   |        |  |        |                          |        |          |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | 5398  | 0      | 5399   | 0      | 5400                     | 0      | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |   |        |  |        |                          |        |          |
| (a) Secured by first liens.....  | C236  | 0      | C237   | 0      | C229                     | 0      | 1.c.2.a. |
| (b) Secured by junior liens.....   | C238  | 0      | C239   | 0      | C230                     | 0      | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties.....  | 3499  | 0      | 3500   | 0      | 3501                     | 0      | 1.d.     |
| e. Secured by nonfarm nonresidential properties:   |   |        |  |        |                          |        |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....   | F178  | 0      | F180   | 0      | F182                     | 1,650  | 1.e.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | F179  | 0      | F181   | 0      | F183                     | 6,431  | 1.e.2.   |
| 2. Loans to depository institutions and acceptances of other banks.....  | B834  | 0      | B835   | 0      | B836                     | 0      | 2.       |
| 3. Not applicable  |   |        |  |        |                          |        |          |
| 4. Commercial and industrial loans.....  | 1606  | 0      | 1607   | 0      | 1608                     | 1,373  | 4.       |
| 5. Loans to individuals for household, family, and other personal expenditures:                                    |   |        |  |        |                          |        |          |
| a. Credit cards.....   | B575  | 0      | B576   | 0      | B577                     | 0      | 5.a.     |
| b. Automobile loans.....   | K213  | 0      | K214   | 0      | K215                     | 0      | 5.b.     |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans).....                   | K216  | 0      | K217   | 0      | K218                     | 0      | 5.c.     |
| 6. Not applicable  |   |        |  |        |                          |        |          |
| 7. All other loans (1).....  | 5459  | 0      | 5460   | 0      | 5461                     | 0      | 7.       |
| 8. Lease financing receivables.....  | 1226  | 0      | 1227   | 0      | 1228                     | 0      | 8.       |
| 9. Total loans and leases (sum of items 1 through 8).....  | 1406  | 0      | 1407   | 0      | 1403                     | 9,454  | 9.       |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....           | 3505  | 0      | 3506   | 0      | 3507                     | 0      | 10.      |

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

**Schedule RC-N—Continued**

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 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)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |       |
|   | RCON  | Amount | RCON   | Amount | RCON                     | Amount |       |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC..... | K036  | 0      | K037   | 0      | K038                     | 0      | 11.   |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....   | K039  | 0      | K040   | 0      | K041                     | 0      | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....   | K042  | 0      | K043   | 0      | K044                     | 0      | 11.b. |

**Memoranda**

|   | Dollar Amounts in Thousands   |        |  |        |                          |        |          |
|---|---|--------|--|--------|--------------------------|--------|----------|
|   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |          |
|   | RCON  | Amount | RCON   | Amount | RCON                     | Amount |          |
| <i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i> |   |        |  |        |                          |        |          |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): |   |        |  |        |                          |        |          |
| a. Construction, land development, and other land loans:  |   |        |  |        |                          |        |          |
| (1) 1-4 family residential construction loans.....  | K105  | NR     | K106   | NR     | K107                     | NR     | M.1.a.1. |
| (2) Other construction loans and all land development and other land loans.....   | K108  | NR     | K109   | NR     | K110                     | NR     | M.1.a.2. |
| b. Loans secured by 1-4 family residential properties.....  | F661  | NR     | F662   | NR     | F663                     | NR     | M.1.b.   |
| c. Secured by multifamily (5 or more) residential properties.....   | K111  | NR     | K112   | NR     | K113                     | NR     | M.1.c.   |
| d. Secured by nonfarm nonresidential properties:  |   |        |  |        |                          |        |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....  | K114  | NR     | K115   | NR     | K116                     | NR     | M.1.d.1. |
| (2) Loans secured by other nonfarm nonresidential properties.....   | K117  | NR     | K118   | NR     | K119                     | NR     | M.1.d.2. |
| e. Commercial and industrial loans.....   | K257  | NR     | K258   | NR     | K259                     | NR     | M.1.e.   |



Schedule RC-N—Continued

Memoranda—Continued

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |            |
|--|---|--------|--|--------|--------------------------|--------|------------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |            |
| Dollar Amounts in Thousands  |   |        |  |        |                          |        |            |
| 1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....  | K126  | NR     | K127   | NR     | K128                     | NR     | M.1.f.     |
| <i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings 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.....   | K130  | NR     | K131   | NR     | K132                     | NR     | M.1.f.1.   |
| (2) and (3) Not applicable   |   |        |  |        |                          |        |            |
| (4) Loans to individuals for household, family, and other personal expenditures:   |   |        |  |        |                          |        |            |
| (a) Credit cards.....  | K274  | NR     | K275   | NR     | K276                     | NR     | M.1.f.4.a. |
| (b) Automobile loans.....  | K277  | NR     | K278   | NR     | K279                     | NR     | M.1.f.4.b. |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans).....  | K280  | NR     | K281   | NR     | K282                     | NR     | M.1.f.4.c. |
| <i>Memorandum item 1.f.5 is to be completed by:<sup>1</sup></i>  |   |        |  |        |                          |        |            |
| • Banks with \$300 million or more in total assets   |   |        |  |        |                          |        |            |
| • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans  |   |        |  |        |                          |        |            |
| (5) Loans to finance agricultural production and other loans to farmers.....   | K138  | NR     | K139   | NR     | K140                     | NR     | M.1.f.5.   |
| 1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....  | HK26  | 0      | HK27   | 0      | HK28                     | 3,463  | M.1.g.     |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....  | 6558  | 0      | 6559   | 0      | 6560                     | 0      | M.2.       |
| 3. Not applicable  |   |        |  |        |                          |        |            |

<sup>1</sup> The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

<sup>2</sup> Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

**Schedule RC-N—Continued**

**Memoranda—Continued**

|   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual    |                |
|---|---|--------|--|--------|-----------------------------|----------------|
|   | Dollar Amounts in Thousands   |        | Dollar Amounts in Thousands  |        | Dollar Amounts in Thousands |                |
|   | RCON  | Amount | RCON   | Amount | RCON                        | Amount         |
| <i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>  |   |        |  |        |                             |                |
| • banks with \$300 million or more in total assets  |   |        |  |        |                             |                |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans |   |        |  |        |                             |                |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....  | 1594  | 0      | 1597   | 0      | 1583                        | 0 M.4.         |
| <i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>   |   |        |  |        |                             |                |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....  | C240  | NR     | C241   | NR     | C226                        | NR M.5.        |
| 6. Not applicable   |   |        |  |        |                             |                |
| <i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>  |   |        |  |        |                             |                |
| 7. Additions to nonaccrual assets during the previous six months.....   |   |        |  |        | RCON C410                   | Amount NR M.7. |
| 8. Nonaccrual assets sold during the previous six months.....   |   |        |  |        | RCON C411                   | Amount NR M.8. |

|   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual    |          |
|---|---|--------|--|--------|-----------------------------|----------|
|   | Dollar Amounts in Thousands   |        | Dollar Amounts in Thousands  |        | Dollar Amounts in Thousands |          |
|   | RCON  | Amount | RCON   | Amount | RCON                        | Amount   |
| 9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): <sup>2</sup> |   |        |  |        |                             |          |
| a. Outstanding balance.....   | L183  | NR     | L184   | NR     | L185                        | NR M.9.a |
| b. Amount included in Schedule RC-N, items 1 through 7, above.....  | L186  | NR     | L187   | NR     | L188                        | NR M.9.b |

<sup>1</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

<sup>2</sup> Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

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

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

|     |   | Dollar Amounts in Thousands |         | RCON | Amount   |      |
|-----|---|-----------------------------|---------|------|----------|------|
| 1.  | Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....                               | F236                        | 440,640 |      |          | 1.   |
| 2.  | Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....  | F237                        | 0       |      |          | 2.   |
| 3.  | Not applicable  |                             |         |      |          |      |
| 4.  | Average consolidated total assets for the calendar quarter.....   | K652                        | 923,939 |      |          | 4.   |
| a.  | Averaging method used   |                             |         |      |          |      |
|     | (for daily averaging, enter 1, for weekly averaging, enter 2).....  | K653                        | 1       |      |          | 4.a  |
|     |   |                             |         |      | Amount   |      |
| 5.  | Average tangible equity for the calendar quarter (1).....   | K654                        | 154,103 |      |          | 5.   |
| 6.  | Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....  | K655                        | 0       |      |          | 6.   |
| 7.  | Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): |                             |         |      |          |      |
| a.  | One year or less.....   | G465                        | 0       |      |          | 7.a. |
| b.  | Over one year through three years.....  | G466                        | 0       |      |          | 7.b. |
| c.  | Over three years through five years.....  | G467                        | 0       |      |          | 7.c. |
| d.  | Over five years.....  | G468                        | 0       |      |          | 7.d. |
| 8.  | Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):  |                             |         |      |          |      |
| a.  | One year or less.....   | G469                        | 0       |      |          | 8.a. |
| b.  | Over one year through three years.....  | G470                        | 0       |      |          | 8.b. |
| c.  | Over three years through five years.....  | G471                        | 0       |      |          | 8.c. |
| d.  | Over five years.....  | G472                        | 0       |      |          | 8.d. |
| 9.  | Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....  | G803                        | 0       |      |          | 9.   |
|     | <i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>                                       |                             |         |      |          |      |
| a.  | Fully consolidated brokered reciprocal deposits.....  | L190                        | NR      |      |          | 9.a  |
| 10. | Banker's bank certification:  |                             |         |      |          |      |
|     | Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....                      | K656                        | YES     |      | YES / NO | 10.  |
|     | <i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>   |                             |         |      |          |      |
| a.  | Banker's bank deduction.....  | K657                        | 219,529 |      | Amount   | 10.a |
| b.  | Banker's bank deduction limit.....  | K658                        | 758,614 |      |          | 10.b |
| 11. | Custodial bank certification:   |                             |         |      |          |      |
|     | Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....  | K659                        | NO      |      | YES / NO | 11.  |
|     | <i>If the answer to item 11 is "YES", complete items 11.a and 11.b.<sup>2</sup></i>   |                             |         |      |          |      |
| a.  | Custodial bank deduction.....   | K660                        | NR      |      | Amount   | 11.a |
| b.  | Custodial bank deduction limit.....   | K661                        | NR      |      |          | 11.b |

<sup>1</sup> 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.

<sup>2</sup> If the amount reported in item 11.b is zero, item 11.a may be left blank.

# Schedule RC-O—Continued

## Memoranda

|  |  | Dollar Amounts in Thousands |  | RCON | Amount         |          |
|--|--|-----------------------------|--|------|----------------|----------|
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): |  |                             |  |      |                |          |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>   |  |                             |  |      |                |          |
| (1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....   |  |                             |  | F049 | 29,085         | M.1.a.1. |
| (2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....   |  |                             |  |      |                |          |
|  |  | Number                      |  |      |                |          |
| .....  |  |                             |  | F050 | 276            | M.1.a.2. |
| 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.....   |  |                             |  | F051 | 411,555        | M.1.b.1. |
| (2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....   |  |                             |  |      |                |          |
|  |  | Number                      |  |      |                |          |
| .....  |  |                             |  | F052 | 294            | M.1.b.2. |
| c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>  |  |                             |  |      |                |          |
| (1) Amount of retirement deposit accounts of \$250,000 or less.....  |  |                             |  | F045 | 0              | M.1.c.1. |
| (2) Number of retirement deposit accounts of \$250,000 or less.....  |  |                             |  |      |                |          |
|  |  | Number                      |  |      |                |          |
| .....  |  |                             |  | F046 | 0              | M.1.c.2. |
| d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>  |  |                             |  |      |                |          |
| (1) Amount of retirement deposit accounts of more than \$250,000.....  |  |                             |  | F047 | 0              | M.1.d.1. |
| (2) Number of retirement deposit accounts of more than \$250,000.....  |  |                             |  |      |                |          |
|  |  | Number                      |  |      |                |          |
| .....  |  |                             |  | F048 | 0              | M.1.d.2. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>   |  |                             |  |      |                |          |
| 2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) <sup>3</sup> .....  |  |                             |  | 5597 | 338,302        | M.2.     |
| 3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?  |  |                             |  |      |                |          |
| If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:  |  |                             |  |      |                |          |
| TEXT   |  |                             |  | RCON | FDIC Cert. No. |          |
| A545   |  |                             |  | A545 | 00000          | M.3.     |

<sup>1</sup> 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.

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

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

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

|  | Dollar Amounts in Thousands | RCOA          | Amount             |      |      |
|--|-----------------------------|---------------|--------------------|------|------|
| <b>Common Equity Tier 1 Capital</b>  |                             |               |                    |      |      |
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....  |                             | P742          | 110,422            | 1.   |      |
| 2. Retained earnings (1).....  |                             | KW00          | 49,416             | 2.   |      |
| a. To be completed only by institutions that have adopted ASU 2016-13:<br>Does your institution have a CECL transition election in effect as of the quarter-end report date?<br>(enter "0" for No; enter "1" for Yes with a 3-year CECL transition election;<br>enter "2" for Yes with a 5-year 2020 CECL transition election.) .....                                      |                             | RCOA<br>JJ29  | Number<br>NR       | 2.a. |      |
| 3. Accumulated other comprehensive income (AOCI).....  |                             | RCOA<br>B530  | Amount<br>(11,559) | 3.   |      |
| a. AOI opt-out election (enter "1" for Yes; enter "0" for No.).....  |                             | 0=No<br>1=Yes | RCOA<br>P838       | 1    | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....  |                             | RCOA<br>P839  | Amount<br>0        | 4.   |      |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....  |                             | P840          | 148,279            | 5.   |      |
| <b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>  |                             |               |                    |      |      |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....   |                             | P841          | 449                | 6.   |      |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....   |                             | P842          | 0                  | 7.   |      |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....  |                             | P843          | 2,741              | 8.   |      |
| 9. AOI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):   |                             |               |                    |      |      |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....   |                             | P844          | (11,559)           | 9.a. |      |
| b. Not applicable  |                             |               |                    |      |      |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....  |                             | P846          | 0                  | 9.c. |      |
| d. LESS: Amounts recorded in AOI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....  |                             | P847          | 0                  | 9.d. |      |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOI (if a gain, report as a positive value; if a loss, report as a negative value).....   |                             | P848          | 0                  | 9.e. |      |
| f. To be completed only by institutions that entered "0" for No in item 3.a:<br>LESS: Accumulated net gain (loss) on cash flow hedges included in AOI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)..... |                             | P849          | NR                 | 9.f. |      |

1 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.

**Schedule RC-R—Continued**

**Part I - Continued**

|  | Dollar Amounts in Thousands | RCOA | Amount  |       |
|--|-----------------------------|------|---------|-------|
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:   |                             |      |         |       |
| a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)..... |                             | Q258 | 0       | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....  |                             | P850 | 0       | 10.b. |
| 11. Not applicable   |                             |      |         |       |
| 12. Subtotal (item 5 minus items 6 through 10.b).....  |                             | P852 | 156,648 | 12.   |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....  |                             | LB58 | 0       | 13.   |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....   |                             | LB59 | 0       | 14.   |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....        |                             | LB60 | 0       | 15.   |
| 16. Not applicable   |                             |      |         |       |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions.....  |                             | P857 | 0       | 17.   |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....  |                             | P858 | 0       | 18.   |
| 19. Common equity tier 1 capital (item 12 minus item 18).....  |                             | P859 | 156,648 | 19.   |
| <b>Additional Tier 1 Capital</b>   |                             |      |         |       |
| 20. Additional tier 1 capital instruments plus related surplus.....  |                             | P860 | 0       | 20.   |
| 21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....  |                             | P861 | 0       | 21.   |
| 22. Tier 1 minority interest not included in common equity tier 1 capital.....   |                             | P862 | 0       | 22.   |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....   |                             | P863 | 0       | 23.   |
| 24. LESS: Additional tier 1 capital deductions.....  |                             | P864 | 0       | 24.   |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....   |                             | P865 | 0       | 25.   |
| <b>Tier 1 Capital</b>  |                             |      |         |       |
| 26. Tier 1 capital (sum of items 19 and 25).....   |                             | 8274 | 156,648 | 26.   |
| <b>Total Assets for the Leverage Ratio</b>   |                             |      |         |       |
| 27. Average total consolidated assets (2).....   |                             | KW03 | 923,939 | 27.   |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....                          |                             | P875 | 3,190   | 28.   |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....   |                             | B596 | 0       | 29.   |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....   |                             | A224 | 920,749 | 30.   |

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

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

# Schedule RC-R—Continued

## Part I - Continued

### Leverage Ratio\*

31. Leverage ratio (item 26 divided by item 30) ..... 

|      |            |
|------|------------|
| RCOA | Percentage |
| 7204 | 17.0131%   |

 31.

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

|       |      |   |
|-------|------|---|
| 0=No  | RCOA |   |
| 1=Yes | LE74 | 1 |

 31.a.

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 54, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 54, as applicable, and
- Complete Part II of Schedule RC-R.

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

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

|       |      |
|-------|------|
|       | RCOA |
| 1=Yes | NC99 |

 31.b.

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

| Dollar Amounts in Thousands  | (Column A) |         | (Column B) |            |       |
|--|------------|---------|------------|------------|-------|
|  | RCOA       | Amount  | RCOA       | Percentage |       |
| 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....   | 2170       | 869,182 |            |            | 32.   |
| 33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B..... | KX77       | 496     | KX78       | 0.0571%    | 33.   |
| 34. Off-balance sheet exposures:   |            |         |            |            |       |
| a. Unused portion of conditionally cancellable commitments.....  | KX79       | 226,943 |            |            | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....   | KX80       | 0       |            |            | 34.b. |
| c. Other off-balance sheet exposures.....  | KX81       | 0       |            |            | 34.c. |
| d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.....          | KX82       | 226,943 | KX83       | 26.1100%   | 34.d. |

| Dollar Amounts in Thousands  | RCOA | Amount |       |
|--|------|--------|-------|
| 35. Unconditionally cancellable commitments.....   | S540 | 0      | 35.   |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions.....              | LB61 | 0      | 36.   |
| 37. Allocated transfer risk reserve.....   | 3128 | 0      | 37.   |
| 38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup> |      |        |       |
| a. Loans and leases held for investment.....   | JJ30 | NR     | 38.a. |
| b. Held-to-maturity debt securities.....   | JJ31 | NR     | 38.b. |
| c. Other financial assets measured at amortized cost.....  | JJ32 | NR     | 38.c. |

\* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456. the current report date, which must be less than \$10 billion.

<sup>1</sup> Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

# Schedule RC-R—Continued

## Part I - Continued

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

|  | Dollar Amounts in Thousands | RCOA | Amount     |     |
|--|-----------------------------|------|------------|-----|
| <b>Tier 2 Capital<sup>1</sup></b>  |                             |      |            |     |
| 39. Tier 2 capital instruments plus related surplus.....   |                             | P866 | NR         | 39. |
| 40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....   |                             | P867 | NR         | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital.....  |                             | P868 | NR         | 41. |
| 42. Allowance for loan and lease losses includable in tier 2 capital (2,3).....  |                             | 5310 | NR         | 42. |
| 43. Not applicable   |                             |      |            |     |
| 44. Tier 2 capital before deductions (sum of items 39 through 42).....   |                             | P870 | NR         | 44. |
| 45. LESS: Tier 2 capital deductions.....   |                             | P872 | NR         | 45. |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero).....  |                             | 5311 | NR         | 46. |
| <b>Total Capital</b>   |                             |      |            |     |
| 47. Total capital (sum of items 26 and 46).....  |                             | 3792 | NR         | 47. |
| <b>Total Risk-Weighted Assets</b>  |                             |      |            |     |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....   |                             | A223 | NR         | 48. |
| <b>Risk-Based Capital Ratios*</b>  |                             |      |            |     |
|  |                             | RCOA | Percentage |     |
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48).....   |                             | P793 | NR         | 49. |
| 50. Tier 1 capital ratio (item 26 divided by item 48).....   |                             | 7206 | NR         | 50. |
| 51. Total capital ratio (item 47 divided by item 48).....  |                             | 7205 | NR         | 51. |
| <b>Capital Buffer*</b>   |                             |      |            |     |
| 52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments..... |                             | H311 | NR         | 52. |
| <b>Dollar Amounts in Thousands</b>   |                             |      |            |     |
| 53. Eligible retained income (4).....  |                             | H313 | NR         | 53. |
| 54. Distributions and discretionary bonus payments during the quarter (5).....   |                             | H314 | NR         | 54. |

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

- 1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 2 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.
- 3 Institutions that have adopted ASU 2016-13 and 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.
- 4 Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
- 5 Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.



# Schedule RC-R—Continued

## Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

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

Items 1 through 25 (column A through column U, as applicable) are to be completed semiannually in the June and December reports only.

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

<sup>1</sup> For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

<sup>2</sup> All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

<sup>3</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column K)                         | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) | (Column R)  | (Column S)                 |
|---|------------------------------------|------------|------------|------------|------------|------------|------------|---|----------------------------|
|   | Allocation by Risk-Weight Category |            |            |            |            |            |            | Application of Other Risk-Weighting Approaches <sup>1</sup> |                            |
|   | 250%                               | 300%       | 400%       | 600%       | 625%       | 937.5%     | 1250%      | Exposure Amount   | Risk-Weighted Asset Amount |
| Dollar Amounts in Thousands   | Amount                             | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount  | Amount                     |
| <b>Balance Sheet Asset Categories (continued)</b>   |                                    |            |            |            |            |            |            |   |                            |
| 1. Cash and balances due from depository institutions.....  |                                    |            |            |            |            |            |            |   | 1.                         |
| 2. Securities:  |                                    |            |            |            |            |            |            |   |                            |
| a. Held-to-maturity securities.....   |                                    |            |            |            |            |            |            |   | 2.a.                       |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... |                                    | RCON S405  |            | RCON S406  |            |            |            | RCON H271   | RCON H272                  |
|   |                                    | NR         |            | NR         |            |            |            | NR  | NR                         |
| 3. Federal funds sold and securities purchased under agreements to resell:  |                                    |            |            |            |            |            |            |   |                            |
| a. Federal funds sold.....  |                                    |            |            |            |            |            |            |   | 3.a.                       |
| b. Securities purchased under agreements to resell.....   |                                    |            |            |            |            |            |            |   | 3.b.                       |
| 4. Loans and leases held for sale:  |                                    |            |            |            |            |            |            | RCON H273   | RCON H274                  |
| a. Residential mortgage exposures.....  |                                    |            |            |            |            |            |            | NR  | NR                         |
| b. High volatility commercial real estate exposures.....  |                                    |            |            |            |            |            |            | RCON H275   | RCON H276                  |
|   |                                    |            |            |            |            |            |            | NR  | NR                         |

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

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column A)<br>Totals From<br>Schedule<br>RC | (Column B)<br>Adjustments<br>to Totals<br>Reported in<br>Column A | (Column C)                         | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|---|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|
|   |   |   | Allocation by Risk-Weight Category |            |            |            |            |            |            |            |
|   |   |   | 0%                                 | 2%         | 4%         | 10%        | 20%        | 50%        | 100%       | 150%       |
| Dollar Amounts in Thousands                                     | Amount                                      | Amount  | Amount                             | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     |
| 4. Loans and leases held for sale (continued):                  |   |   |                                    |            |            |            |            |            |            |            |
| c. Exposures past due 90 days or more or on nonaccrual (1)..... | RCON S423                                   | RCON S424   | RCON S425                          | RCON HJ78  | RCON HJ79  |            | RCON S426  | RCON S427  | RCON S428  | RCON S429  |
|   | NR  | NR  | NR                                 | NR         | NR         |            | NR         | NR         | NR         | NR         |
| d. All other exposures.....                                     | RCON S431                                   | RCON S432   | RCON S433                          | RCON HJ80  | RCON HJ81  |            | RCON S434  | RCON S435  | RCON S436  | RCON S437  |
|   | NR  | NR  | NR                                 | NR         | NR         |            | NR         | NR         | NR         | NR         |
| 5. Loans and leases held for investment: (2)                    | RCON S439                                   | RCON S440   | RCON H178                          |            |            |            | RCON S441  | RCON S442  | RCON S443  |            |
| a. Residential mortgage exposures.....                          | NR  | NR  | NR                                 |            |            |            | NR         | NR         | NR         |            |
| b. High volatility commercial real estate exposures.....        | RCON S445                                   | RCON S446   | RCON H179                          |            |            |            | RCON H180  | RCON H181  | RCON H182  | RCON S447  |
|   | NR  | NR  | NR                                 |            |            |            | NR         | NR         | NR         | NR         |
| c. Exposures past due 90 days or more or on nonaccrual (3)..... | RCON S449                                   | RCON S450   | RCON S451                          | RCON HJ82  | RCON HJ83  |            | RCON S452  | RCON S453  | RCON S454  | RCON S455  |
|   | NR  | NR  | NR                                 | NR         | NR         |            | NR         | NR         | NR         | NR         |
| d. All other exposures.....                                     | RCON S457                                   | RCON S458   | RCON S459                          | RCON HJ84  | RCON HJ85  |            | RCON S460  | RCON S461  | RCON S462  | RCON S463  |
|   | NR  | NR  | NR                                 | NR         | NR         |            | NR         | NR         | NR         | NR         |
| 6. LESS: Allowance for loan and lease losses (4).....           | RCON 3123                                   | RCON 3123   |                                    |            |            |            |            |            |            |            |
|   | NR  | NR  |                                    |            |            |            |            |            |            |            |

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

2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column K)                         | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) | (Column R)  | (Column S)                 |
|---|------------------------------------|------------|------------|------------|------------|------------|------------|---|----------------------------|
|   | Allocation by Risk-Weight Category |            |            |            |            |            |            | Application of Other Risk-Weighting Approaches <sup>1</sup> |                            |
|   | 250%                               | 300%       | 400%       | 600%       | 625%       | 937.5%     | 1250%      | Exposure Amount   | Risk-Weighted Asset Amount |
| Dollar Amounts in Thousands                                     | Amount                             | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount  | Amount                     |
| 4. Loans and leases held for sale (continued):                  |                                    |            |            |            |            |            |            |   |                            |
| c. Exposures past due 90 days or more or on nonaccrual (2)..... |                                    |            |            |            |            |            |            | RCON H277<br>NR   | RCON H278<br>NR            |
| d. All other exposures.....                                     |                                    |            |            |            |            |            |            | RCON H279<br>NR   | RCON H280<br>NR            |
| 5. Loans and leases held for investment:                        |                                    |            |            |            |            |            |            |   |                            |
| a. Residential mortgage exposures.....                          |                                    |            |            |            |            |            |            | RCON H281<br>NR   | RCON H282<br>NR            |
| b. High volatility commercial real estate exposures.....        |                                    |            |            |            |            |            |            | RCON H283<br>NR   | RCON H284<br>NR            |
| c. Exposures past due 90 days or more or on nonaccrual (3)..... |                                    |            |            |            |            |            |            | RCON H285<br>NR   | RCON H286<br>NR            |
| d. All other exposures.....                                     |                                    |            |            |            |            |            |            | RCON H287<br>NR   | RCON H288<br>NR            |
| 6. LESS: Allowance for loan and lease losses.....               |                                    |            |            |            |            |            |            |   |                            |

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

<sup>2</sup> 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.

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

**Schedule RC-R—Continued**

**Part II—Continued**

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

1 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

3 Institutions that have adopted ASU 2016-13 and have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

**Schedule RC-R—Continued**

**Part II—Continued**

|  | (Column K)                         | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) | (Column R)  | (Column S)                 |
|--|------------------------------------|------------|------------|------------|------------|------------|------------|---|----------------------------|
|  | Allocation by Risk-Weight Category |            |            |            |            |            |            | Application of Other Risk-Weighting Approaches <sup>1</sup> |                            |
|  | 250%                               | 300%       | 400%       | 600%       | 625%       | 937.5%     | 1250%      | Exposure Amount   | Risk-Weighted Asset Amount |
| Dollar Amounts in Thousands                                  | Amount                             | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount  | Amount                     |
| 7. Trading assets.....                                       |                                    | RCON H186  | RCON H290  | RCON H187  |            |            |            | RCON H291   | RCON H292                  |
|  |                                    | NR         | NR         | NR         |            |            |            | NR  | NR                         |
|  | RCON H293                          | RCON H188  | RCON S470  | RCON S471  |            |            |            | RCON H294   | RCON H295                  |
| 8. All other assets (2).....                                 | NR                                 | NR         | NR         | NR         |            |            |            | NR  | NR                         |
| a. Separate account bank-owned life insurance.....           |                                    |            |            |            |            |            |            | RCON H296   | RCON H297                  |
|  |                                    |            |            |            |            |            |            | NR  | NR                         |
| b. Default fund contributions to central counterparties..... |                                    |            |            |            |            |            |            | RCON H298   | RCON H299                  |
|  |                                    |            |            |            |            |            |            | NR  | NR                         |

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

<sup>2</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

|   | (Column A)<br>Totals | (Column B)<br>Adjustments to<br>Totals Reported<br>in Column A | (Column O)<br>Allocation by<br>Risk-Weight<br>Category<br>(Exposure Amount) | (Column T)<br>Total Risk-Weighted Asset<br>Amount by Calculation<br>Methodology | (Column U) |
|---|----------------------|--|---|---|------------|
|   | Amount               | Amount   | 1250%   | SSFA <sup>1</sup>   | Gross-Up   |
|   |                      |  | Amount  | Amount  | Amount     |
| Dollar Amounts in Thousands                                 |                      |  |   |   |            |
| <b>Securitization Exposures: On- and Off-Balance Sheet</b>  |                      |  |   |   |            |
| 9. On-balance sheet securitization exposures:               |                      |  |   |   |            |
| a. Held-to-maturity securities (2):                         |                      |  |   |   |            |
| a. Held-to-maturity securities (2).....                     | RCON S475            | RCON S476  | RCON S477   | RCON S478   | RCON S479  |
|   | NR                   | NR   | NR  | NR  | NR         |
| b. Available-for-sale securities.....                       | RCON S480            | RCON S481  | RCON S482   | RCON S483   | RCON S484  |
|   | NR                   | NR   | NR  | NR  | NR         |
| c. Trading assets.....                                      | RCON S485            | RCON S486  | RCON S487   | RCON S488   | RCON S489  |
|   | NR                   | NR   | NR  | NR  | NR         |
| d. All other on-balance sheet securitization exposures..... | RCON S490            | RCON S491  | RCON S492   | RCON S493   | RCON S494  |
|   | NR                   | NR   | NR  | NR  | NR         |
| 10. Off-balance sheet securitization exposures.....         | RCON S495            | RCON S496  | RCON S497   | RCON S498   | RCON S499  |
|   | NR                   | NR   | NR  | NR  | NR         |

|   | (Column A)<br>Total From<br>Schedule RC | (Column B)<br>Adjustments<br>to Totals<br>Reported in<br>Column A | (Column C)                         | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |        |
|---|---|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|--------|
|   | Amount                                  | Amount  | Allocation by Risk-Weight Category |            |            |            |            |            |            | Amount     | Amount |
|   |   |   | 0%                                 | 2%         | 4%         | 10%        | 20%        | 50%        | 100%       |            |        |
| Dollar Amounts in Thousands             |   |   |                                    |            |            |            |            |            |            |            |        |
| 11. Total balance sheet assets (3)..... | RCON 2170                               | RCON S500   | RCON D987                          | RCON HJ90  | RCON HJ91  |            | RCON D988  | RCON D989  | RCON D990  | RCON S503  |        |
|   | NR                                      | NR  | NR                                 | NR         | NR         |            | NR         | NR         | NR         | NR         |        |

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

<sup>1</sup> Simplified Supervisory Formula Approach.

<sup>2</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, 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.

<sup>3</sup> For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column A)<br>Face,<br>Notional,<br>or Other<br>Amount | CCF <sup>1</sup> | (Column B)<br>Credit<br>Equivalent<br>Amount <sup>2</sup> | (Column C)                         | (Column D) | (Column E) | (Col F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|--|------------------|---|------------------------------------|------------|------------|---------|------------|------------|------------|------------|
|   |  |                  |   | Allocation by Risk-Weight Category |            |            |         |            |            |            |            |
|   |  |                  |   | 0%                                 | 2%         | 4%         | 10%     | 20%        | 50%        | 100%       | 150%       |
| Dollar Amounts in Thousands   | Amount   |                  | Amount  | Amount                             | Amount     | Amount     | Amount  | Amount     | Amount     | Amount     | Amount     |
| <b>Derivatives, Off-Balance Sheet Items,<br/>and Other Items Subject to Risk<br/>Weighting (Excluding Securitization<br/>Exposures) (3)</b> |  |                  |   |                                    |            |            |         |            |            |            |            |
| 12. Financial standby<br>letters of credit.....   | RCON D991  | 1.0              | RCON D992   | RCON D993                          | RCON HJ92  | RCON HJ93  |         | RCON D994  | RCON D995  | RCON D996  | RCON S511  |
|   | NR   |                  | NR  | NR                                 | NR         | NR         |         | NR         | NR         | NR         | NR         |
| 13. Performance standby<br>letters of credit and<br>transaction-related<br>contingent items.....  | RCON D997  | 0.5              | RCON D998   | RCON D999                          |            |            |         | RCON G603  | RCON G604  | RCON G605  | RCON S512  |
|   | NR   |                  | NR  | NR                                 |            |            |         | NR         | NR         | NR         | NR         |
| 14. Commercial and<br>similar letters of<br>credit with an<br>original maturity of<br>one year or less.....                                 | RCON G606  | 0.2              | RCON G607   | RCON G608                          | RCON HJ94  | RCON HJ95  |         | RCON G609  | RCON G610  | RCON G611  | RCON S513  |
|   | NR   |                  | NR  | NR                                 | NR         | NR         |         | NR         | NR         | NR         | NR         |
| 15. Retained recourse on<br>small business<br>obligations sold<br>with recourse.....  | RCON G612  | 1.0              | RCON G613   | RCON G614                          |            |            |         | RCON G615  | RCON G616  | RCON G617  | RCON S514  |
|   | NR   |                  | NR  | NR                                 |            |            |         | NR         | NR         | NR         | NR         |

<sup>1</sup> Credit conversion factor.

<sup>2</sup> Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

<sup>3</sup> All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.



Schedule RC-R—Continued

Part II—Continued

|  | (Column A)<br>Face,<br>Notional,<br>or Other<br>Amount | CCF <sup>1</sup> | (Column B)<br>Credit<br>Equivalent<br>Amount <sup>2</sup> | (Column C)                         | (Column D) | (Column E) | (Col F)   | (Column G) | (Column H) | (Column I) | (Column J) |    |
|--|--|------------------|---|------------------------------------|------------|------------|-----------|------------|------------|------------|------------|----|
|  |  |                  |   | Allocation by Risk-Weight Category |            |            |           |            |            |            |            |    |
|  |  |                  |   | 0%                                 | 2%         | 4%         | 10%       | 20%        | 50%        | 100%       | 150%       |    |
| Dollar Amounts in Thousands  |  |                  |   |                                    |            |            |           |            |            |            |            |    |
| Amount   | Amount   | Amount           | Amount  | Amount                             | Amount     | Amount     | Amount    | Amount     | Amount     | Amount     | Amount     |    |
| 16. Repo-style transactions (3).....   | RCON S515  |                  | RCON S516   | RCON S517                          | RCON S518  | RCON S519  |           | RCON S520  | RCON S521  | RCON S522  | RCON S523  |    |
|  | NR   | 1.0              | NR  | NR                                 | NR         | NR         |           | NR         | NR         | NR         | NR         | NR |
| 17. All other off-balance sheet liabilities.....   | RCON G618  |                  | RCON G619   | RCON G620                          |            |            |           | RCON G621  | RCON G622  | RCON G623  | RCON S524  |    |
|  | NR   | 1.0              | NR  | NR                                 |            |            |           | NR         | NR         | NR         | NR         |    |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): |  |                  |   |                                    |            |            |           |            |            |            |            |    |
| a. Original maturity of one year or less.....  | RCON S525  |                  | RCON S526   | RCON S527                          | RCON HJ96  | RCON HJ97  |           | RCON S528  | RCON S529  | RCON S530  | RCON S531  |    |
|  | NR   | 0.2              | NR  | NR                                 | NR         | NR         |           | NR         | NR         | NR         | NR         |    |
| b. Original maturity exceeding one year.....   | RCON G624  |                  | RCON G625   | RCON G626                          | RCON HJ98  | RCON HJ99  |           | RCON G627  | RCON G628  | RCON G629  | RCON S539  |    |
|  | NR   | 0.5              | NR  | NR                                 | NR         | NR         |           | NR         | NR         | NR         | NR         |    |
| 19. Unconditionally cancelable commitments.....  | RCON S540  |                  | RCON S541   |                                    |            |            |           |            |            |            |            |    |
|  | NR   | 0.0              | NR  |                                    |            |            |           |            |            |            |            |    |
| 20. Over-the-counter derivatives.....  |  |                  | RCON S542   | RCON S543                          | RCON HK00  | RCON HK01  | RCON S544 | RCON S545  | RCON S546  | RCON S547  | RCON S548  |    |
|  |  |                  | NR  | NR                                 | NR         | NR         | NR        | NR         | NR         | NR         | NR         |    |
|  |  |                  | RCON S549   | RCON S550                          | RCON S551  | RCON S552  |           | RCON S554  | RCON S555  | RCON S556  | RCON S557  |    |
|  |  |                  | NR  | NR                                 | NR         | NR         |           | NR         | NR         | NR         | NR         |    |
| 21. Centrally cleared derivatives.....   |  |                  |   |                                    |            |            |           |            |            |            |            |    |
| 22. Unsettled transactions (failed trades) (4).....  | RCON H191  |                  |   | RCON H193                          |            |            |           | RCON H194  | RCON H195  | RCON H196  | RCON H197  |    |
|  | NR   |                  |   | NR                                 |            |            |           | NR         | NR         | NR         | NR         |    |

<sup>1</sup> Credit conversion factor.

<sup>2</sup> For items 16 through 19, column A multiplied by credit conversion factor.

<sup>3</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

<sup>4</sup> For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column O)                         | (Column P) | (Column Q) | (Column R)  | (Column S)                 |           |  |     |
|---|------------------------------------|------------|------------|---|----------------------------|-----------|--|-----|
|   | Allocation by Risk-Weight Category |            |            | Application of Other Risk-Weighting Approaches <sup>1</sup> |                            |           |  |     |
|   | 625%                               | 937.5%     | 1250%      | Credit Equivalent Amount                                    | Risk-Weighted Asset Amount |           |  |     |
| Dollar Amounts in Thousands   | Amount                             | Amount     | Amount     | Amount  | Amount                     |           |  |     |
| 16. Repo-style transactions (2).....  |                                    |            |            | RCON H301   | RCON H302                  | 16.       |  |     |
| NR  |                                    |            |            | NR  | 16.                        |           |  |     |
| 17. All other off-balance sheet liabilities.....  |                                    |            |            | RCON H303   | RCON H304                  | 17.       |  |     |
| 18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits): |                                    |            |            | NR  | NR                         | 18.a.     |  |     |
| a. Original maturity of one year or less.....   |                                    |            |            | RCON H307   | RCON H308                  | 18.b.     |  |     |
| b. Original maturity exceeding one year .....   |                                    |            |            | NR  | NR                         | 19.       |  |     |
| 19. Unconditionally cancelable commitments .....  |                                    |            |            | RCON H309   | RCON H310                  | 19.       |  |     |
| 20. Over-the-counter derivatives .....  |                                    |            |            | NR  | NR                         | 20.       |  |     |
| 21. Centrally cleared derivatives .....   |                                    |            |            |   |                            | 21.       |  |     |
| 22. Unsettled transactions (failed trades) (3).....   |                                    |            |            | RCON H198   | RCON H199                  | RCON H200 |  | 22. |
|   |                                    |            |            | NR  | NR                         | NR        |  |     |

<sup>1</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

<sup>2</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

<sup>3</sup> For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column C)                         | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|
|   | Allocation by Risk-Weight Category |            |            |            |            |            |            |            |
|   | 0%                                 | 2%         | 4%         | 10%        | 20%        | 50%        | 100%       | 150%       |
| Dollar Amounts in Thousands   | Amount                             | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     |
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) ..... | RCON G630                          | RCON S558  | RCON S559  | RCON S560  | RCON G631  | RCON G632  | RCON G633  | RCON S561  |
|   | NR                                 | NR         | NR         | NR         | NR         | NR         | NR         | NR         |
| 24. Risk weight factor .....  | X 0%                               | X 2%       | X 4%       | X 10%      | X 20%      | X 50%      | X 100%     | X 150%     |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....   | RCON G634                          | RCON S569  | RCON S570  | RCON S571  | RCON G635  | RCON G636  | RCON G637  | RCON S572  |
|   | NR                                 | NR         | NR         | NR         | NR         | NR         | NR         | NR         |

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column K) | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) |
|---|------------|------------|------------|------------|------------|------------|------------|
| Allocation by Risk-Weight Category  |            |            |            |            |            |            |            |
|   | 250%       | 300%       | 400%       | 600%       | 625%       | 937.5%     | 1250%      |
| Dollar Amounts in Thousands   | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     | Amount     |
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) ..... |            |            |            |            |            |            |            |
|   | RCON S562  | RCON S563  | RCON S564  | RCON S565  | RCON S566  | RCON S567  | RCON S568  |
|   | NR         | NR         | NR         | NR         | NR         | NR         | NR         |
| 24. Risk weight factor .....  | X 250%     | X 300%     | X 400%     | X 600%     | X 625%     | X 937.5%   | X 1250%    |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....   |            |            |            |            |            |            |            |
|   | RCON S573  | RCON S574  | RCON S575  | RCON S576  | RCON S577  | RCON S578  | RCON S579  |
|   | NR         | NR         | NR         | NR         | NR         | NR         | NR         |

Items 26 through 31 are to be completed quarterly.

|  | Totals |        |
|--|--------|--------|
|  | RCON   | Amount |
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1).....        | S580   | NR     |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....           | S581   | NR     |
| 28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3)..... | B704   | NR     |
| 29. LESS: Excess allowance for loan and lease losses (4,5).....  | A222   | NR     |
| 30. LESS: Allocated transfer risk reserve .....  | .3128  | NR     |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30).....  | .G641  | NR     |

1 For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.  
 2 Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).  
 3 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.  
 4 Institutions that have adopted ASU 2016-13 should report the excess AACL.  
 5 Institutions that have adopted ASU 2016-13 and 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.

# Schedule RC-R—Continued

## Part II—Continued

### Memoranda

|   |   | Dollar Amounts in Thousands |  | RCON | Amount |      |
|---|---|-----------------------------|--|------|--------|------|
| <i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i> |   |                             |  |      |        |      |
| 1.  | Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... |                             |  | G642 | NR     | M.1. |

|    |   | Dollar Amounts in Thousands    |        |   |        |                               |        |        |
|----|---|--------------------------------|--------|---|--------|-------------------------------|--------|--------|
|    |   | With a remaining maturity of   |        |   |        |                               |        |        |
|    |   | (Column A)<br>One year or less |        | (Column B)<br>Over one year<br>through five years |        | (Column C)<br>Over five years |        |        |
|    |   | RCON                           | Amount | RCON  | Amount | RCON                          | Amount |        |
| 2. | Notional principal amounts of over-the-counter derivative contracts:  |                                |        |   |        |                               |        |        |
| a. | Interest rate .....   | S582                           | NR     | S583  | NR     | S584                          | NR     | M.2.a. |
| b. | Foreign exchange rate and gold .....                                  | S585                           | NR     | S586  | NR     | S587                          | NR     | M.2.b. |
| c. | Credit (investment grade reference asset) .....                       | S588                           | NR     | S589  | NR     | S590                          | NR     | M.2.c. |
| d. | Credit (non-investment grade reference asset) .....                   | S591                           | NR     | S592  | NR     | S593                          | NR     | M.2.d. |
| e. | Equity .....  | S594                           | NR     | S595  | NR     | S596                          | NR     | M.2.e. |
| f. | Precious metals (except gold) .....                                   | S597                           | NR     | S598  | NR     | S599                          | NR     | M.2.f. |
| g. | Other .....   | S600                           | NR     | S601  | NR     | S602                          | NR     | M.2.g. |
| 3. | Notional principal amounts of centrally cleared derivative contracts: |                                |        |   |        |                               |        |        |
| a. | Interest rate .....   | S603                           | NR     | S604  | NR     | S605                          | NR     | M.3.a. |
| b. | Foreign exchange rate and gold .....                                  | S606                           | NR     | S607  | NR     | S608                          | NR     | M.3.b. |
| c. | Credit (investment grade reference asset) .....                       | S609                           | NR     | S610  | NR     | S611                          | NR     | M.3.c. |
| d. | Credit (non-investment grade reference asset) .....                   | S612                           | NR     | S613  | NR     | S614                          | NR     | M.3.d. |
| e. | Equity .....  | S615                           | NR     | S616  | NR     | S617                          | NR     | M.3.e. |
| f. | Precious metals (except gold) .....                                   | S618                           | NR     | S619  | NR     | S620                          | NR     | M.3.f. |
| g. | Other .....   | S621                           | NR     | S622  | NR     | S623                          | NR     | M.3.g. |

|    |  | Dollar Amounts in Thousands |  | RCON | Amount |        |
|----|--|-----------------------------|--|------|--------|--------|
| 4. | Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup> |                             |  |      |        |        |
| a. | Loans and leases held for investment.....  | JJ30                        |  |      | NR     | M.4.a. |
| b. | Held-to-maturity debt securities.....  | JJ31                        |  |      | NR     | M.4.b. |
| c. | Other financial assets measured at amortized cost.....                                       | JJ32                        |  |      | NR     | M.4.c. |

<sup>1</sup> Memorandum items 4.a through 4.c should be completed quarterly only by institutions that have adopted ASU 2016-13.

# Schedule RC-T—Fiduciary and Related Services

|  |           |          |    |
|--|-----------|----------|----|
| 1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....   | RCON A345 | YES / NO | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted?.....  | A346      | NO       | 2. |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T)..... | B867      | NO       | 3. |

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$1 billion (as of the preceding December 31 report date) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million but less than or equal to \$1 billion (as of the preceding December 31 report date) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 22 and Memorandum item 3 semiannually with the June and December reports,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31 report date) that do not meet the fiduciary income test for quarterly reporting must complete:

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

|   | (Column A)<br>Managed<br>Assets | (Column B)<br>Non-Managed<br>Assets | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of<br>Non-Managed<br>Accounts |      |
|---|---------------------------------|-------------------------------------|--|--|------|
|   | Amount                          | Amount                              | Number   | Number   |      |
| Dollar Amounts in Thousands   |                                 |                                     |  |  |      |
| <b>Fiduciary and Related Assets</b>                                   | RCON B868                       | RCON B869                           | RCON B870                                      | RCON B871  |      |
| 4. Personal trust and agency accounts.....                            | NR                              | NR                                  | NR   | NR   | 4.   |
| 5. Employee benefit and retirement-related trust and agency accounts: |                                 |                                     |  |  |      |
| a. Employee benefit - defined contribution.....                       | RCON B872                       | RCON B873                           | RCON B874                                      | RCON B875  | 5.a. |
| b. Employee benefit - defined benefit.....                            | RCON B876                       | RCON B877                           | RCON B878                                      | RCON B879  | 5.b. |
| c. Other employee benefit and retirement-related accounts.....        | RCON B880                       | RCON B881                           | RCON B882                                      | RCON B883  | 5.c. |
| 6. Corporate trust and agency accounts.....                           | RCON B884                       | RCON B885                           | RCON C001                                      | RCON C002  | 6.   |
| 7. Investment management and investment advisory agency accounts..... | RCON B886                       | RCON J253                           | RCON B888                                      | RCON J254  | 7.   |
| 8. Foundation and endowment trust and agency accounts..               | RCON J255                       | RCON J256                           | RCON J257                                      | RCON J258  | 8.   |
| 9. Other fiduciary accounts.....                                      | RCON B890                       | RCON B891                           | RCON B892                                      | RCON B893  | 9.   |
| 10. Total fiduciary accounts (sum of items 4 through 9).....          | RCON B894                       | RCON B895                           | RCON B896                                      | RCON B897  | 10.  |
|   | NR                              | NR                                  | NR   | NR   |      |

**Schedule RC-T—Continued**

|   | (Column A)<br>Managed<br>Assets | (Column B)<br>Non-Managed<br>Assets | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of<br>Non-Managed<br>Accounts |     |
|---|---------------------------------|-------------------------------------|--|--|-----|
|   | Amount                          | Amount                              | Number   | Number   |     |
| Dollar Amounts in Thousands   |                                 |                                     |  |  |     |
| 11. Custody and safekeeping accounts.....   |                                 | RCON B898                           |  | RCON B899  | 11. |
| 12. Not applicable  |                                 | NR                                  |  | NR   |     |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)..... | RCON J259                       | RCON J260                           | RCON J261                                      | RCON J262  | 13. |
|   | NR                              | NR                                  | NR   | NR   |     |

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

**Memoranda**

|  | Dollar Amounts in Thousands   |        |   |        |                                  |        |
|--|---|--------|---|--------|----------------------------------|--------|
|  | (Column A)<br>Personal Trust and Agency and Investment Management Agency Accounts |        | (Column B)<br>Employee Benefit and Retirement-Related Trust and Agency Accounts |        | (Column C)<br>All Other Accounts |        |
|  | RCON  | Amount | RCON  | Amount | RCON                             | Amount |
| 1. Managed assets held in fiduciary accounts:                            |   |        |   |        |                                  |        |
| a. Noninterest-bearing deposits.....                                     | J263  | NR     | J264  | NR     | J265                             | NR     |
| b. Interest-bearing deposits.....  | J266  | NR     | J267  | NR     | J268                             | NR     |
| c. U.S. Treasury and U.S. Government agency obligations.....             | J269  | NR     | J270  | NR     | J271                             | NR     |
| d. State, county, and municipal obligations.....                         | J272  | NR     | J273  | NR     | J274                             | NR     |
| e. Money market mutual funds.....  | J275  | NR     | J276  | NR     | J277                             | NR     |
| f. Equity mutual funds.....  | J278  | NR     | J279  | NR     | J280                             | NR     |
| g. Other mutual funds.....   | J281  | NR     | J282  | NR     | J283                             | NR     |
| h. Common trust funds and collective investment funds.....               | J284  | NR     | J285  | NR     | J286                             | NR     |
| i. Other short-term obligations.....                                     | J287  | NR     | J288  | NR     | J289                             | NR     |
| j. Other notes and bonds.....  | J290  | NR     | J291  | NR     | J292                             | NR     |
| k. Investments in unregistered funds and private equity investments..... | J293  | NR     | J294  | NR     | J295                             | NR     |

**Schedule RC-T—Continued**

**Memoranda—Continued**

|  | (Column A)<br>Personal Trust and Agency and Investment Management Agency Accounts |        | (Column B)<br>Employee Benefit and Retirement-Related Trust and Agency Accounts |        | (Column C)<br>All Other Accounts |        |        |
|--|---|--------|---|--------|----------------------------------|--------|--------|
|  | RCON  | Amount | RCON  | Amount | RCON                             | Amount |        |
| Dollar Amounts in Thousands  |   |        |   |        |                                  |        |        |
| 1. l. Other common and preferred stocks.....   | J296  | NR     | J297  | NR     | J298                             | NR     | M.1.l. |
| m. Real estate mortgages.....  | J299  | NR     | J300  | NR     | J301                             | NR     | M.1.m. |
| n. Real estate.....  | J302  | NR     | J303  | NR     | J304                             | NR     | M.1.n. |
| o. Miscellaneous assets.....   | J305  | NR     | J306  | NR     | J307                             | NR     | M.1.o. |
| p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)..... | J308  | NR     | J309  | NR     | J310                             | NR     | M.1.p. |

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

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

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

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

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



# Schedule RC-T—Continued

## Memoranda—Continued

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

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

\_\_\_\_\_  
Name and Title (TEXT B962)

\_\_\_\_\_  
E-mail Address (TEXT B926)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT B963)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT B964)