

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business March 31, 2024

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

(20240331)

(RCON 9999)
This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the FFIEC 031.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

Lone Star National Bank
Legal Title of Bank (RSSD 9017)

Pharr
City (RSSD 9130)

TX 78577
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

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

FDIC Certificate Number 24347
(RSSD 9050)

The estimated average burden associated with this information collection is 54.60 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only

Table of Contents

Signature Page	1	Schedule RC-F—Other Assets.....	RC-20
Contact Information	3, 4	Schedule RC-G—Other Liabilities.....	RC-20
Report of Income		Schedule RC-K—Quarterly Averages.....	RC-21, 22
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-23, 24, 25, 26
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-M—Memoranda.....	RC-27, 28, 29
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses:		Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-30, 31, 32, 33, 34
Part I. Charge-offs and Recoveries on Loans and Leases.....	RI-6, 7	Schedule RC-O—Other Data for Deposit Insurance Assessments.....	RC-35, 36, 37, 38, 39, 40
Part II. Changes in Allowances for Credit Losses.....	RI-8	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....	RC-41
Schedule RI-C—Disaggregated Data on the Allowances for Credit Losses (to be completed only by selected banks).....	RI-9	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-42, 43, 44
Schedule RI-E—Explanations.....	RI-10, 11	Schedule RC-R—Regulatory Capital: Part I. Regulatory Capital Components and Ratios.....	RC-45, 46, 47, 48
Report of Condition		Part II. Risk-Weighted Assets.....	RC-49 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61
Schedule RC—Balance Sheet.....	RC-1, 2	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-62, 63
Schedule RC-A—Cash and Balances Due from Depository Institutions (to be completed only by selected banks).....	RC-3	Schedule RC-T—Fiduciary and Related Services.....	RC-64, 65, 66, 67
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7	Schedule RC-V—Variable Interest Entities.....	RC-68
Schedule RC-C—Loans and Lease Financing Receivables:		Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income.....	RC-69
Part I. Loans and Leases.....	RC-8, 9, 10, 11, 12, 13		
Part II. Loans to Small Businesses and Small Farms.....	RC-14, 15		
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-16		
Schedule RC-E—Deposit Liabilities.....	RC-17, 18, 19		

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

David Penoli

Name (TEXT C490)

Executive Vice President

Title (TEXT C491)

penolid@lonestarnationalbank.com

E-mail Address (TEXT C492)

(956) 984-2866

Telephone: Area code/phone number/extension (TEXT C493)

(956) 984-2958

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Marcelo Garcia

Name (TEXT C495)

First Vice President

Title (TEXT C496)

garciamar@lonestarnationalbank.com

E-mail Address (TEXT 4086)

(956) 984-2927

Telephone: Area code/phone number/extension (TEXT 8902)

(956) 984-2806

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

S David Deanda

Name (TEXT FT42)

deandas@lonestarnationalbank.com

E-mail Address (TEXT FT44)

(956) 984-2864

Telephone: Area code/phone number/extension (TEXT FT43)

(956) 984-2889

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

S. David Deanda

Name (TEXT C366)

President

Title (TEXT C367)

deandads@lonestarnationalbank.com

E-mail Address (TEXT C368)

(956) 984-2864

Telephone: Area code/phone number/extension (TEXT C369)

(956) 984-2889

FAX: Area code/phone number (TEXT C370)

Secondary Contact

David Penoli

Name (TEXT C371)

Executive Vice President

Title (TEXT C372)

penolid@lonestarnationalbank.com

E-mail Address (TEXT C373)

(956) 984-2866

Telephone: Area code/phone number/extension (TEXT C374)

(956) 984-2958

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

OBed Garcia

Name (TEXT C437)

Senior Vice President, BSA Officer

Title (TEXT C438)

garciao@lonestarnationalbank.com

E-mail Address (TEXT C439)

(956) 283-3312

Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

Laura Venecia

Name (TEXT C442)

FID Manager

Title (TEXT C443)

delagarzal@lonestarnationalbank.com

E-mail Address (TEXT C444)

(956) 984-2884

Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

Rachel Sobrevilla

Name (TEXT C870)

FID Lead

Title (TEXT C871)

sobrevillar@lonestarnationalbank.com

E-mail Address (TEXT C872)

(956) 984-2888

Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2024 — March 31, 2024

FFIEC 041
Page 5 of 84
RI-1

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	3,461	1.a.1.a.	
(b) All other loans secured by real estate.....	4436	17,568	1.a.1.b.	
(2) Commercial and industrial loans.....	4012	1,423	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	292	1.a.3.b.	
(4) Not applicable				
(5) All other loans (1).....	4058	975	1.a.5.	
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	23,719	1.a.6.	
b. Income from lease financing receivables.....	4065	0	1.b.	
c. Interest income on balances due from depository institutions (2).....	4115	2,963	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	1,012	1.d.1.	
(2) Mortgage-backed securities.....	B489	214	1.d.2.	
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	6,079	1.d.3.	
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	0	1.f.	
g. Other interest income.....	4518	90	1.g.	
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	34,077	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	860	2.a.1.	
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093	4,672	2.a.2.a.	
(b) Time deposits of \$250,000 or less.....	HK03	1,655	2.a.2.b.	
(c) Time deposits of more than \$250,000.....	HK04	2,890	2.a.2.c.	
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	259	2.b.	
c. Interest on trading liabilities and other borrowed money.....	4185	0	2.c.	
d. Interest on subordinated notes and debentures.....	4200	0	2.d.	
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	10,336	2.e.	
3. Net interest income (item 1.h minus 2.e.).....	4074	23,741	3.	
4. Provisions for credit losses (3).....	JJ33	0	4.	

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

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

3 Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.

Schedule RI—Continued

FFIEC 041
Page 6 of 84
RI-2

Dollar Amounts in Thousands			Year-to-date	
			RIAD	Amount
5. Noninterest income:				
a. Income from fiduciary activities (1).....	4070	134		5.a.
b. Service charges on deposit accounts.....	4080	2,583		5.b.
c. Trading revenue.....	A220	0		5.c.
d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage.....	C886	72		5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0		5.d.2.
(3) Fees and commissions from annuity sales.....	C887	424		5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386	0		5.d.4.
(5) Income from other insurance activities.....	C387	1,066		5.d.5.
e. Venture capital revenue.....	B491	0		5.e.
f. Net servicing fees.....	B492	13		5.f.
g. Net securitization income.....	B493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....	5416	69		5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415	0		5.j.
k. Net gains (losses) on sales of other assets (2).....	B496	0		5.k.
l. Other noninterest income*.....	B497	4,049		5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	8,410		5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				
b. Realized gains (losses) on available-for-sale debt securities.....	3521	0		6.a.
	3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....	4135	13,009		7.a.
b. Expenses of premises and fixed assets (net of rental income)				
(excluding salaries and employee benefits and mortgage interest).....	4217	2,376		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	7,120		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	22,505		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).....				
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (3).....	HT69	9,646		8.a.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	HT70	0		8.b.
	4301	9,646		8.c.
9. Applicable income taxes (on item 8.c).....	4302	16		9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	9,630		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	9,630		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	9,630		14.

* Describe on Schedule RI-E - Explanations

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

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

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

Schedule RI—ContinuedFFIEC 041
Page 7 of 84
RI-3**Memoranda**

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....		4513	103	M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ¹				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....		8431	496	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....		4313	404	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	3,258	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		4150	696	M.5.
Memorandum item 6 is to be completed by: ¹				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....		4024	14	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).....		9106	00000000	M.7.
8. Not applicable				
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. ¹				
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....		C889	NR	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	NR	M.9.b.
Memorandum item 10 is to be completed by banks with \$300 million or more in total assets. ¹				
10. Credit losses on derivatives (see instructions).....		A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....		A530	YES	M.11.
12. Not applicable				

¹ The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

² Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2024, would report 20240301.

Schedule RI—Continued

FFIEC 041
Page 8 of 84
RI-4

Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date	
	RIAD	Amount
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>		
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
a. Net gains (losses) on assets.....	F551	NR
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	NR
b. Net gains (losses) on liabilities.....	F553	NR
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	NR
14. Not applicable		
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>		
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):		
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	1,004
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	706
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	159
d. All other service charges on deposit accounts.....	H035	714

¹ The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 041
Page 9 of 84
RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		298,365	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		298,365	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		9,630	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		(30)	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		2,700	9.
10. Other comprehensive income (1).....	B511		(7,574)	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		297,691	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

FFIEC 041
Page 10 of 84
RI-6

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) Charge-offs ¹		(Column B) Recoveries		
		Calendar year-to-date				
		RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands						
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....		C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....		C893	0	C894	10	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	38	C217	42	1.c.2.a.
(b) Secured by junior liens.....		C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....		C897	0	C898	3	1.e.2.
2. and 3. Not applicable						
4. Commercial and industrial loans.....		4638	172	4608	92	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	306	K206	120	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	516	4605	267	9.

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

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

Schedule RI-B—Continued

FFIEC 041
Page 11 of 84
RI-7

Memoranda

Memoranda	(Column A) Charge-offs ¹		(Column B) 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. Memorandum items 2 a through 2 d are to be completed by banks with \$300 million or more in total assets: ²					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	0	4662	0	M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above).....	F185	0	F187	0	M.2.d.
Memorandum item 3 is to be completed by: ²					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....	4655	0	4665	0	M.3.
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.					
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....	C388			NR	M.4.

¹ Include write-downs arising from transfers of loans to a held-for-sale account.² The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

Schedule RI-B—Continued

FFIEC 041
Page 12 of 84
RI-8

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities		(Column C) Available-for-Sale Debt Securities		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	23,001	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	267	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	516	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets.....	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1).....	4230	0	JH90	0	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	22,752	JH93	0	JH99	0	7.

* Describe on Schedule RI-E - Explanations.

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

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	NR	M.2.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.....	C390	NR	M.3.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCON		
	JJ03	0	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures.....	MG93	0	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).....			
	MG94	0	M.8.

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

FFIEC 041
Page 13 of 84
RI-9

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.¹

		(Column A)		(Column B)	
		Amortized Cost		Allowance Balance	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....		JJ04	214,294	JJ12	2,685
b. Commercial real estate loans.....		JJ05	789,469	JJ13	9,924
c. Residential real estate loans.....		JJ06	274,934	JJ14	3,462
2. Commercial loans (2).....		JJ07	183,243	JJ15	3,400
3. Credit cards.....		JJ08	0	JJ16	0
4. Other consumer loans.....		JJ09	22,109	JJ17	365
5. Unallocated, if any.....				JJ18	2,917
6. Total (sum of items 1.a through 5) (3).....		JJ11	1,484,049	JJ19	22,753

		Allowance Balance		
		RCON	Amount	
Dollar Amounts in Thousands				
Held-to-Maturity Securities:				
7. Securities issued by states and political subdivisions in the U.S.....	JJ20		0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21		0	8.
9. Asset-backed securities and structured financial products.....	JJ23		0	9.
10. Other debt securities.....	JJ24		0	10.
11. Total (sum of items 7 through 10) (4).....	JJ25		0	11.

¹ The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

² Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

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

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

Schedule RI-E—ExplanationsFFIEC 041
Page 14 of 84
RI-10*Schedule RI-E is to be completed each quarter on a calendar year-to-date basis*

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

			Year-to-date		
			RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....		C013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....		C014	502	1.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	1.c.
d.	Rent and other income from other real estate owned.....		4042	0	1.d.
e.	Safe deposit box rent.....		C015	0	1.e.
f.	Bank card and credit card interchange fees.....		F555	2,325	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....		T047	0	1.g.
	TEXT				
h.	4461		4461	0	1h.
	TEXT				
i.	4462		4462	0	1i.
	TEXT				
j.	4463		4463	0	1j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....		C017	2,901	2.a.
b.	Advertising and marketing expenses.....		0497	0	2.b.
c.	Directors' fees.....		4136	0	2.c.
d.	Printing, stationery, and supplies.....		C018	0	2.d.
e.	Postage.....		8403	0	2.e.
f.	Legal fees and expenses.....		4141	0	2.f.
g.	FDIC deposit insurance assessments.....		4146	0	2.g.
h.	Accounting and auditing expenses.....		F556	0	2.h.
i.	Consulting and advisory expenses.....		F557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....		F558	642	2.j.
k.	Telecommunications expenses.....		F559	0	2.k.
l.	Other real estate owned expenses.....		Y923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....		Y924	0	2.m.
	TEXT				
n.	4464		4464	0	2.n.
	TEXT				
o.	4467		4467	0	2.o.
	TEXT				
p.	4468		4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
	TEXT				
a. (1)	FT29		FT29	0	3.a.1.
(2)	Applicable income tax effect.....	FT30	0		3.a.2.
	TEXT				
b. (1)	FT31		FT31	0	3.b.1.
(2)	Applicable income tax effect.....	FT32	0		3.b.2.

Schedule RI-E—Continued

FFIEC 041
Page 15 of 84
RI-11

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.	TEXT B526	B526	0
b.	TEXT B527	B527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT 4498	4498	0
b.	TEXT 4499	4499	0
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1).....	JJ27	0
b.	TEXT 4521	4521	0
c.	TEXT 4522	4522	0

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

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2024

FFIEC 041
Page 16 of 84
RC-1

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1).....	0081		30,020	1.a.
b. Interest-bearing balances (2).....	0071		203,685	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		1,000,015	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22		0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	B987		0	3.a.
b. Securities purchased under agreements to resell (5,6).....	B989		0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale.....	5369		1,093	4.a.
b. Loans and leases held for investment.....	B528		1,484,048	4.b.
c. LESS: Allowance for credit losses on loans and leases.....	3123		22,753	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529		1,461,295	4.d.
5. Trading assets (from Schedule RC-D).....	3545		0	5.
6. Premises and fixed assets (including right-of-use assets).....	2145		56,396	6.
7. Other real estate owned (from Schedule RC-M).....	2150		11,827	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		1,046	10.
11. Other assets (from Schedule RC-F) (6).....	2160		102,778	11.
12. Total assets (sum of items 1 through 11).....	2170		2,868,155	12.
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200		2,537,501	13.a.
(1) Noninterest-bearing (7).....	6631		628,098	13.a.1.
(2) Interest-bearing.....	6636		1,909,403	13.a.2.
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased (8).....	B993		0	14.a.
b. Securities sold under agreements to repurchase (9).....	B995		22,914	14.b.
15. Trading liabilities (from Schedule RC-D).....	3548		0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	3190		0	16.
17. and 18. Not applicable				
19. Subordinated notes and debentures (10).....	3200		0	19.

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

2 Includes time certificates of deposit not held for trading.

3 Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Includes noninterest-bearing, demand, time, and savings deposits.

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

9 Includes all securities repurchase agreements, regardless of maturity.

10 Includes limited-life preferred stock and related surplus.

Schedule RC—ContinuedFFIEC 041
Page 17 of 84
RC-2

		Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued					
20. Other liabilities (from Schedule RC-G).....	2930	10,049			20.
21. Total liabilities (sum of items 13 through 20).....	2948	2,570,464			21.
22. Not applicable					
Equity Capital					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus.....	3838	0			23.
24. Common stock.....	3230	72,158			24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	78,332			25.
26. a. Retained earnings.....	3632	229,723			26. a.
b. Accumulated other comprehensive income (1).....	B530	(82,522)			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	297,691			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	297,691			28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	2,868,155			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 2023.....

RCON	Number	
6724	2a	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	12/31	M.2.

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

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

Schedule RC-A—Cash and Balances Due From Depository Institutions

FFIEC 041
Page 18 of 84
RC-3

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets ¹
Exclude assets held for trading.

Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits.....		0020	117	1.a.
b. Currency and coin.....		0080	22,700	1.b.
2. Balances due from depository institutions in the U.S.....		0082	160,442	2.
3. Balances due from banks in foreign countries and foreign central banks.....		0070	25	3.
4. Balances due from Federal Reserve Banks.....		0090	50,420	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....		0010	233,704	5.

¹ The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....		0211	0	0213	0	1286	134,406	1287	125,009	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	488,947	8499	467,000	3.

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

Schedule RC-B—Continued

FFIEC 041
Page 19 of 84
RC-4

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	0	G303	0	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	1,241	G307	1,209	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	0	G313	0	G314	749	G315	733	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	25,727	K145	24,298	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

FFIEC 041
Page 20 of 84
RC-5

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c.(2) Other commercial MBS:										
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....		K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:										
a. Asset-backed securities (ABS).....		C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....		HT58	0	HT59	0	HT60	427,554	HT61	381,766	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	1,078,624	1773	1,000,015	8.

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

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

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

Schedule RC-B—Continued

FFIEC 041
Page 21 of 84
RC-6

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	715,303	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	180	M.2.a.1.
(2) Over three months through 12 months.....	A550	103,686	M.2.a.2.
(3) Over one year through three years.....	A551	107,639	M.2.a.3.
(4) Over three years through five years.....	A552	162,554	M.2.a.4.
(5) Over five years through 15 years.....	A553	438,677	M.2.a.5.
(6) Over 15 years.....	A554	185,338	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	220	M.2.b.1.
(2) Over three months through 12 months.....	A556	0	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	603	M.2.b.4.
(5) Over five years through 15 years.....	A559	0	M.2.b.5.
(6) Over 15 years.....	A560	386	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	326	M.2.c.1.
(2) Over three years.....	A562	407	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	103,866	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-B—Continued

FFIEC 041
Page 22 of 84
RC-7

Memoranda—Continued

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

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—Loans and Lease Financing ReceivablesFFIEC 041
Page 23 of 84
RC-8**Part I. Loans and Leases****Do not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported in this schedule.**

Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	F158	37,489	1.a.1.	
(2) Other construction loans and all land development and other land loans.....	F159	176,869	1.a.2.	
b. Secured by farmland (including farm residential and other improvements).....	1420	15,007	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	8,199	1.c.1.	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	5367	208,211	1.c.2.a.	
(b) Secured by junior liens.....	5368	716	1.c.2.b.	
d. Secured by multifamily (5 or more) residential properties.....	1460	58,821	1.d.	
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	294,905	1.e.1.	
(2) Loans secured by other nonfarm nonresidential properties.....	F161	479,557	1.e.2.	
2. Loans to depository institutions and acceptances of other banks.....	1288	0	2.	
a. To commercial banks in the U.S.:.....	B531	0	2.a.	
b. To other depository institutions in the U.S.....	B534	0	2.b.	
c. To banks in foreign countries.....	B535	0	2.c.	
3. Loans to finance agricultural production and other loans to farmers.....			1590	1,206
4. Commercial and industrial loans.....			1766	98,568
a. To U.S. addressees (domicile).....	1763	92,842	4.a.	
b. To non-U.S. addressees (domicile).....	1764	5,726	4.b.	
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards.....	B538	0	6.a.	
b. Other revolving credit plans.....	B539	0	6.b.	
c. Automobile loans.....	K137	5,407	6.c.	
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	16,709	6.d.	
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	33,667	8.	

¹ The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
Page 24 of 84
RC-9**Part I. Continued**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks	
	RCN	Amount	RCN	Amount
Dollar Amounts in Thousands				
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions.....			J454	0
b. Other loans.....			J464	49,810
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0		
(2) All other loans (exclude consumer loans).....	J451	49,810		
10. Lease financing receivables (net of unearned income).....			2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0		
b. All other leases.....	F163	0		
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	0
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	1,485,141

Memoranda

	Dollar Amounts in Thousands		RCN	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	K158	0			M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	0			M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	89			M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	1,066			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0			M.1.d.2.
e. Commercial and industrial loans.....	K256	0			M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):</i>					
(1) To U.S. addressees (domicile).....	K163	0			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0			M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>					
(1) Loans secured by farmland.....	K166	0			M.1.f.1.
(2) and (3) Not applicable					

¹ The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
Page 25 of 84
RC-10**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K098		0			M.1.f.4.a.
(b) Automobile loans.....	K203		0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0			M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by:</i> ¹						
• Banks with \$300 million or more in total assets						
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans						
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above.....	K168		0			M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f).....		HK25	1,155			M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2,3)						
(1) Three months or less.....	A564		30,996			M.2.a.1.
(2) Over three months through 12 months.....	A565		21,620			M.2.a.2.
(3) Over one year through three years.....	A566		33,688			M.2.a.3.
(4) Over three years through five years.....	A567		32,726			M.2.a.4.
(5) Over five years through 15 years.....	A568		13,823			M.2.a.5.
(6) Over 15 years.....	A569		73,299			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2,4)						
(1) Three months or less.....	A570		367,494			M.2.b.1.
(2) Over three months through 12 months.....	A571		119,445			M.2.b.2.
(3) Over one year through three years.....	A572		300,715			M.2.b.3.
(4) Over three years through five years.....	A573		273,977			M.2.b.4.
(5) Over five years through 15 years.....	A574		194,465			M.2.b.5.
(6) Over 15 years.....	A575		12,230			M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....		A247	361,147			M.2.c.

¹ The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

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

³ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

⁴ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, 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, column B, minus total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

Schedule RC-C—ContinuedFFIEC 041
Page 26 of 84
RC-11**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands		RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B (1).....	2746	20,393	M.3.		
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	5370	28,689	M.4.		
5. <i>To be completed by banks with \$300 million or more in total assets:</i> ² Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837	4,545	M.5.		
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.....	C391	NR	M.6.		
7. Not applicable					
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	F230	NR	M.8.a.		
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of 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, column B).</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					

1 Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

2 The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
Page 27 of 84
RC-12**Part I—Continued****Memoranda—Continued**

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not considered purchased credit-deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR	M.12.a.
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR	M.12.c.
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR	M.12.d.
Dollar Amounts in Thousands							
	RCON	Amount					
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of 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, column B).....	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	1,368,619					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, item 1.c, above).....	PR04	NR					M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....		Number					
	PR05	NR					M.15.b.
		Amount					
c. Principal amount of reverse mortgage originations that have been sold during the year.....	PR06	NR					M.15.c.

Schedule RC-C—Continued

FFIEC 041
Page 28 of 84
RC-13

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RC0N	Amount	
Memorandum item 16 is to be completed by all banks				
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	0	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			Number	
a. Number of Section 4013 loans outstanding.....		LG24	0	M.17.a.
			Amount	
b. Outstanding balance of Section 4013 loans.....		LG25	0	M.17.b.

Schedule RC-C—ContinuedFFIEC 041
Page 29 of 84
RC-14**Part II. Loans to Small Businesses and Small Farms**

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 4,¹ 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	NO

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 4.¹ (Note: Item 4,¹ divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.

2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less.....	5564	48	5565	1,649	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	188	5567	20,905	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	295	5569	87,336	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 ¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 ¹):					
a. With original amounts of \$100,000 or less.....	5570	809	5571	14,977	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	184	5573	11,431	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	127	5575	21,633	4.c.

¹ Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, Part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—ContinuedFFIEC 041
Page 30 of 84
RC-15**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.").....

RCN	YES / NO
6860	NO

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:

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.).....

Number of Loans	
RCN	Number
5576	NR

6.a.

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

5577	NR
------	----

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCN	Number	RCN	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	15	5579	745	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	20	5581	1,734	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	10	5583	2,220	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	24	5585	266	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	1	5587	250	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0	8.c.

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 041
Page 31 of 84
RC-16

Schedule RC-D is to be completed by banks that (1) reported total trading assets of \$10 million or more in any of the four preceding calendar quarters, or (2) meet the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes

	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. U.S. Treasury securities.....		3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....		3533	NR	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		G379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....		G380	NR	4.b.
c. All other residential MBS.....		G381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K197	NR	4.d.
e. All other commercial MBS.....		K198	NR	4.e.
5. Other debt securities:				
a. Structured financial products.....		HT62	NR	5.a.
b. All other debt securities.....		G386	NR	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		HT63	NR	6.a.1.
(2) All other loans secured by real estate.....		HT64	NR	6.a.2.
b. Commercial and industrial loans.....		F614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....		HT65	NR	6.c.
d. Other loans.....		F618	NR	6.d.
7. and 8. Not applicable				
9. Other trading assets.....		3541	NR	9.
10. Not applicable				
11. Derivatives with a positive fair value.....		3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....		3545	NR	12.
Liabilities				
13. a. Liability for short positions.....		3546	NR	13.a.
b. Other trading liabilities.....		F624	NR	13.b.
14. Derivatives with a negative fair value.....		3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....		3548	NR	15.

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).

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		HT66	NR	M.1.a.1.
(2) All other loans secured by real estate.....		HT67	NR	M.1.a.2.
b. Commercial and industrial loans.....		F632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT68	NR	M.1.c.
d. Other loans.....		F636	NR	M.1.d.

Schedule RC-E—Deposit Liabilities

FFIEC 041
Page 32 of 84
RC-17

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	738,523			B550	978,419 1.
2. U.S. Government.....	2202	0			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	275,301			2530	545,257 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	0 4.
5. Banks in foreign countries.....	2213	0			2236	0 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	1,013,824	2210	628,096	2385	1,523,676 7.

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):						
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....				6835	9,367	M.1.a.
b. Total brokered deposits.....				2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....				HK05	0	M.1.c.
d. Maturity data for brokered deposits:						
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....				HK06	0	M.1.d.1.
(2) Not applicable						
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....				K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....				5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....				K223	0	M.1.f.
g. Total reciprocal deposits.....				JH83	0	M.1.g.
h. Sweep deposits:						
(1) Fully insured, affiliate sweep deposits.....				MT87	0	M.1.h.1.
(2) Not fully insured, affiliate sweep deposits.....				MT89	0	M.1.h.2.
(3) Fully insured, non-affiliate sweep deposits.....				MT91	0	M.1.h.3.
(4) Not fully insured, non-affiliate sweep deposits.....				MT93	0	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....				MT95	0	M.1.i.

¹ Includes interest-bearing and noninterest-bearing demand deposits.² The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

Schedule RC-E—ContinuedFFIEC 041
Page 33 of 84
RC-18**Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		812,594	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		179,098	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		98,326	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		99,574	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		334,085	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		3,101	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....	HK07		41,260	M.3.a.1.
(2) Over three months through 12 months.....	HK08		122,115	M.3.a.2.
(3) Over one year through three years.....	HK09		19,573	M.3.a.3.
(4) Over three years.....	HK10		14,952	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		162,520	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)				
(1) Three months or less.....	HK12		64,035	M.4.a.1.
(2) Over three months through 12 months.....	HK13		240,642	M.4.a.2.
(3) Over one year through three years.....	HK14		25,550	M.4.a.3.
(4) Over three years.....	HK15		3,858	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		270,769	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....		RCON	YES / NO	
		P752	YES	M.5.

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

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753		159,220	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		106,197	M.6.b.

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

2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum 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, 2023, Report of Condition.

Schedule RC-E—Continued

FFIEC 041
Page 34 of 84
RC-19

Memoranda—Continued

Dollar Amounts in Thousands		RC	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):				
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):				
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....		P756	147,738	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....		P757	193,594	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 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	140,191	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....		P759	33,916	M.7.b.2.

Schedule RC-F—Other Assets¹FFIEC 041
Page 35 of 84
RC-20

Dollar Amounts in Thousands			RCON	Amount	
1. Accrued interest receivable (2).....			B556	9,644	1.
2. Net deferred tax assets (3).....			2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4. Equity investments without readily determinable fair values (5).....			1752	6,158	4.
5. Life insurance assets:					
a. General account life insurance assets.....			K201	72,349	5.a.
b. Separate account life insurance assets.....			K202	0	5.b.
c. Hybrid account life insurance assets.....			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	14,627	6.
a. Prepaid expenses.....	2166	0			6.a.
b. Repossessed personal property (including vehicles).....	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d. Not applicable.....					
e. Computer software.....	FT33	6,023			6.e.
f. Accounts receivable.....	FT34	0			6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h. TEXT 3549.....	3549	0			6.h.
i. TEXT 3550.....	3550	0			6.i.
j. TEXT 3551.....	3551	0			6.j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	102,778	7.

1 Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.

2 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.

3 See discussion of deferred income taxes in Glossary entry on "income taxes."

4 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

5 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits (1).....			3645	2,162	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	4,992	1.b.
2. Net deferred tax liabilities (2).....			3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....			B557	1,092	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	1,803	4.
a. Accounts payable.....	3066	1,803			4.a.
b. Deferred compensation liabilities.....	C011	0			4.b.
c. Dividends declared but not yet payable.....	2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e. Operating lease liabilities.....	LB56	0			4.e.
f. TEXT 3552.....	3552	0			4.f.
g. TEXT 3553.....	3553	0			4.g.
h. TEXT 3554.....	3554	0			4.h.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	10,049	5.

1 For savings banks, include "dividends" accrued and unpaid on deposits.

2 See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-K—Quarterly Averages¹FFIEC 041
Page 36 of 84
RC-21

	Dollar Amounts in Thousands		RCN	Amount	
Assets					
1. Interest-bearing balances due from depository institutions.....	3381	212,840			1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	165,574			2.
3. Mortgage-backed securities (2).....	B559	27,777			3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	921,055			4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	0			5.
6. Loans:					
a. Total loans.....	3360	1,447,543			6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	3465	209,031			6.b.1.
(2) All other loans secured by real estate.....	3466	1,059,216			6.b.2.
c. Commercial and industrial loans.....	3387	93,312			6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B561	0			6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	21,896			6.d.2.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes</i>					
7. Trading Assets.....	3401	NR			7.
8. Lease financing receivables (net of unearned income).....	3484	0			8.
9. Total assets (4).....	3368	2,971,828			9.
Liabilities					
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	251,374			10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs).....	B563	1,305,890			11.a.
b. Time deposits of \$250,000 or less.....	HK16	216,234			11.b.
c. Time deposits of more than \$250,000.....	HK17	287,915			11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353	23,024			12.
13. To be completed by banks with \$100 million or more in total assets (5)					
Other borrowed money (includes mortgage indebtedness).....	3355	0			13.

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 \$100 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-K—Quarterly Averages¹—Continued

FFIEC 041
Page 37 of 84
RC-22

Memorandum

Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 1 is to be completed by:</i> ²			
<ul style="list-style-type: none"><i>banks with \$300 million or more in total assets, and</i><i>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>			
1. Loans to finance agricultural production and other loans to farmers.....		3386	1,017

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 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, 2023, Report of Condition.

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 041
Page 38 of 84
RC-23

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	6,296	1.a.		
Item 1.a. (1) is to be completed for the December report only.						
(1) Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above).....		HT72	NR	1.a.1.		
b. Credit card lines.....		3815	0	1.b.		
Items 1.b. (1) and 1.b. (2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines ¹ (sum of items 1.b. (1) and 1.b. (2) must equal item 1.b).						
(1) Unused consumer credit card lines.....		J455	NR	1.b.1.		
(2) Other unused credit card lines.....		J456	NR	1.b.2.		
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	25,942	1.c.1.a.		
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	127,643	1.c.1.b.		
(2) NOT secured by real estate		6550	3,164	1.c.2.		
d. Securities underwriting.....		3817	0	1.d.		
e. Other unused commitments:						
(1) Commercial and industrial loans.....		J457	30,803	1.e.1.		
(2) Loans to financial institutions.....		J458	0	1.e.2.		
(3) All other unused commitments.....		J459	8,220	1.e.3.		
2. Financial standby letters of credit.....		3819	1,630	2.		
Item 2 a is to be completed by banks with \$1 billion or more in total assets ¹						
a. Amount of financial standby letters of credit conveyed to others.....		3820	0	2.a.		
3. Performance standby letters of credit.....		3821	0	3.		
Item 3 a is to be completed by banks with \$1 billion or more in total assets ¹						
a. Amount of performance standby letters of credit conveyed to others.....		3822	0	3.a.		
4. Commercial and similar letters of credit.....		3411	0	4.		
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....		3433	0	6.a.		
b. Securities borrowed.....		3432	0	6.b.		
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....		C968	0	C969	0	7.a.1.
(2) Total return swaps.....		C970	0	C971	0	7.a.2.
(3) Credit options.....		C972	0	C973	0	7.a.3.
(4) Other credit derivatives.....		C974	0	C975	0	7.a.4.

¹ The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2023, Report of Condition.

Schedule RC-L—Continued

FFIEC 041
Page 39 of 84
RC-24

Dollar Amounts in Thousands		(Column A) Sold Protection		(Column B) Purchased Protection																																																																						
		RCON	Amount	RCON	Amount																																																																					
7. b. Gross fair values:																																																																										
(1) Gross positive fair value.....	C219	0	C221	0		7. b.1.																																																																				
(2) Gross negative fair value.....	C220	0	C222	0		7. b.2																																																																				
7. c. Notional amounts by regulatory capital treatment: ¹						RCON	Amount																																																																			
(1) Positions covered under the Market Risk Rule:																																																																										
(a) Sold protection	G401	0				7. c.1. a.																																																																				
(b) Purchased protection	G402	0				7. c.1. b.																																																																				
(2) All other positions:																																																																										
(a) Sold protection	G403	0				7. c.2. a.																																																																				
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0				7. c.2. b.																																																																				
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0				7. c.2. c.																																																																				
<table border="1"> <thead> <tr> <th colspan="6">Remaining Maturity of:</th> </tr> <tr> <th colspan="2">(Column A) One Year or Less</th> <th colspan="2">(Column B) Over One Year Through Five Years</th> <th colspan="2">(Column C) Over Five Years</th> </tr> <tr> <th>RCON</th> <th>Amount</th> <th>RCON</th> <th>Amount</th> <th>RCON</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="6">7. d. Notional amounts by remaining maturity:</td> </tr> <tr> <td colspan="6">(1) Sold credit protection: ²</td> </tr> <tr> <td>(a) Investment grade.....</td> <td>G406</td> <td>0</td> <td>G407</td> <td>0</td> <td>G408</td> <td>0</td> <td>7. d.1. a.</td> </tr> <tr> <td>(b) Subinvestment grade</td> <td>G409</td> <td>0</td> <td>G410</td> <td>0</td> <td>G411</td> <td>0</td> <td>7. d.1. b.</td> </tr> <tr> <td colspan="6">(2) Purchased credit protection: ³</td> </tr> <tr> <td>(a) Investment grade.....</td> <td>G412</td> <td>0</td> <td>G413</td> <td>0</td> <td>G414</td> <td>0</td> <td>7. d.2. a.</td> </tr> <tr> <td>(b) Subinvestment grade</td> <td>G415</td> <td>0</td> <td>G416</td> <td>0</td> <td>G417</td> <td>0</td> <td>7. d.2. b.</td> </tr> </tbody> </table>							Remaining Maturity of:						(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		RCON	Amount	RCON	Amount	RCON	Amount	7. d. Notional amounts by remaining maturity:						(1) Sold credit protection: ²						(a) Investment grade.....	G406	0	G407	0	G408	0	7. d.1. a.	(b) Subinvestment grade	G409	0	G410	0	G411	0	7. d.1. b.	(2) Purchased credit protection: ³						(a) Investment grade.....	G412	0	G413	0	G414	0	7. d.2. a.	(b) Subinvestment grade	G415	0	G416	0	G417	0	7. d.2. b.
Remaining Maturity of:																																																																										
(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years																																																																						
RCON	Amount	RCON	Amount	RCON	Amount																																																																					
7. d. Notional amounts by remaining maturity:																																																																										
(1) Sold credit protection: ²																																																																										
(a) Investment grade.....	G406	0	G407	0	G408	0	7. d.1. a.																																																																			
(b) Subinvestment grade	G409	0	G410	0	G411	0	7. d.1. b.																																																																			
(2) Purchased credit protection: ³																																																																										
(a) Investment grade.....	G412	0	G413	0	G414	0	7. d.2. a.																																																																			
(b) Subinvestment grade	G415	0	G416	0	G417	0	7. d.2. b.																																																																			
8. Not applicable						RCON	Amount																																																																			
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")						3430	0	9.																																																																		
a. Not applicable																																																																										
b. Commitments to purchase when-issued securities						3434	0	9. b.																																																																		
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf						C978	0	9. c.																																																																		
d. TEXT																																																																										
3555			3555	0			9. d.																																																																			
e. TEXT																																																																										
3556			3556	0			9. e.																																																																			
f. TEXT																																																																										
3557			3557	0			9. f.																																																																			
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")						5591	0	10.																																																																		
a. Commitments to sell when-issued securities						3435	0	10. a.																																																																		
b. TEXT																																																																										
5592			5592	0			10. b.																																																																			
c. TEXT																																																																										
5593			5593	0			10. c.																																																																			
d. TEXT																																																																										
5594			5594	0			10. d.																																																																			
e. TEXT																																																																										
5595			5595	0			10. e.																																																																			

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

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

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

Schedule RC-L—ContinuedFFIEC 041
Page 40 of 84
RC-25

Dollar Amounts in Thousands		RCON	Amount	
<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.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
		Amount	Amount	Amount	Amount	
Derivatives Position Indicators						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):						
a. Futures contracts.....		RCON 8693	RCON 8694	RCON 8695	RCON 8696	12.a.
	0	0	0	0	0	
		RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts.....	0	0	0	0	0	12.b.
c. Exchange-traded option contracts:						
(1) Written options.....		RCON 8701	RCON 8702	RCON 8703	RCON 8704	12.c.1.
	0	0	0	0	0	
(2) Purchased options.....		RCON 8705	RCON 8706	RCON 8707	RCON 8708	12.c.2.
	0	0	0	0	0	
d. Over-the-counter option contracts:						
(1) Written options.....		RCON 8709	RCON 8710	RCON 8711	RCON 8712	12.d.1.
	0	0	0	0	0	
		RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options.....	0	0	0	0	0	12.d.2.
		RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps.....	0	0	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....		RCON A126	RCON A127	RCON 8723	RCON 8724	13.
	0	0	0	0	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....		RCON 8725	RCON 8726	RCON 8727	RCON 8728	14.
	0	0	0	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....		RCON A589				14.a.
	0	0				
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:		RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value.....	0	0	0	0	0	15.a.1.
		RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value.....	0	0	0	0	0	15.a.2.
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value.....		RCON 8741	RCON 8742	RCON 8743	RCON 8744	15.b.1.
	0	0	0	0	0	
		RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value.....	0	0	0	0	0	15.b.2.

Schedule RC-L—Continued

FFIEC 041
Page 41 of 84
RC-26

Dollar Amounts in Thousands	(Column A)		(Columns B - D)			(Column E)	
	Banks and Securities		Not applicable			Corporations and All	
	Firms					Other Counterparties	
	RCON	Amount				RCON	Amount
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹</i>							
16. Over-the counter derivatives:							
a. Net current credit exposure.....	G418	NR				G422	NR
b. Fair value of collateral:							
(1) Cash—U.S. dollar.....	G423	NR				G427	NR
(2) Cash—Other currencies.....	G428	NR				G432	NR
(3) U.S. Treasury securities.....	G433	NR				G437	NR
(4) through (6) Not applicable							
(7) All other collateral.....	G453	NR				G457	NR
(8) Total fair value of collateral							
(sum of items 16.b.(1) through (7)).....	G458	NR				G462	NR

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-M—Memoranda

FFIEC 041
Page 42 of 84
RC-27

Dollar Amounts in Thousands			RCN	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			39,911	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
	6165	Number		11	1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
	3164			1,046	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590			1,794	2.a.1.
b. Goodwill.....					
	3163			0	2.b.
c. All other intangible assets.....					
	JF76			0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
	2143			1,046	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			11,827	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....					
	2150			11,827	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				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

FFIEC 041
Page 43 of 84
RC-28

Dollar Amounts in Thousands		RCN	YES / NO	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	YES	6.
		RCN	Amount	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570	0	7.
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:// www.lonestarnationalbank.com			8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹				
(1)	TE01 N528 http://			8.b.1.
(2)	TE02 N528 http://			8.b.2.
(3)	TE03 N528 http://			8.b.3.
(4)	TE04 N528 http://			8.b.4.
(5)	TE05 N528 http://			8.b.5.
(6)	TE06 N528 http://			8.b.6.
(7)	TE07 N528 http://			8.b.7.
(8)	TE08 N528 http://			8.b.8.
(9)	TE09 N528 http://			8.b.9.
(10)	TE10 N528 http://			8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529			8.c.1.
(2)	TE02 N529			8.c.2.
(3)	TE03 N529			8.c.3.
(4)	TE04 N529			8.c.4.
(5)	TE05 N529			8.c.5.
(6)	TE06 N529			8.c.6.

Item 9 is 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?.....	RCN	YES / NO	
		4088	NR	9.
10. Secured liabilities:				
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....				
		RCN	Amount	
		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?.....				
		RCN	YES / NO	
		G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....				
		G464	YES	12.

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking).
Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—ContinuedFFIEC 041
Page 44 of 84
RC-29

Dollar Amounts in Thousands		RCON	Amount	
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7).....		K192	0	13.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....		K193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries (1).....		K194	NR	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. 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: ²				
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:				
(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 ³ and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....		LG26	4	17.a.
b. Outstanding balance of PPP loans.....		LG27	99	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:				
(1) One year or less.....		LL59	0	17.d.1.
(2) More than one year.....		LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL57	0	17.e.

1 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

2 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.

3 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 AssetsFFIEC 041
Page 45 of 84
RC-30

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	2,272	F175	0	F177	12	1.a.2.
b. Secured by farmland.....	3493	0	3494	0	3495	35	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	257	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	2,260	C237	0	C229	2,059	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	298	F180	0	F182	4,524	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	544	F181	0	F183	601	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	765	1607	0	1608	3,405	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	4	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	659	K217	5	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	6	5460	0	5461	34	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	7,065	1407	5	1403	10,670	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

FFIEC 041
Page 46 of 84
RC-31

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

		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands		RC0N	Amount	RC0N	Amount	RC0N	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	97	K037	0	K038	0
11.							
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"							
		K039	73	K040	0	K041	0
11.a.							
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
		K042	0	K043	0	K044	0
11.b.							
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements.....							
		K102	0	K103	0	K104	0
12.							

Schedule RC-N—Continued

FFIEC 041
Page 47 of 84
RC-32

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCN	Amount	RCN	Amount	RCN	Amount
Dollar Amounts in Thousands						
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	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	0
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0
<i>Memorandum items 1.e. (1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e. (1) and (2) must equal Memorandum item 1.e):¹</i>						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are 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	0	K131	0	K132	0
(2) and (3) Not applicable						

¹ The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-N—Continued

FFIEC 041
Page 48 of 84
RC-33

Memoranda—Continued

Memoranda—Continued		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
		RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....		K274	0	K275	0	K276	0
(b) Automobile loans.....		K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....							
		K280	0	K281	0	K282	0
Memorandum item 1.f.5. is to be completed by: ¹							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....		K138	0	K139	0	K140	0
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.e plus 1.f) (2).....							
		HK26	0	HK27	0	HK28	0
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
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: ¹							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....							
		1248	0	1249	0	1250	121
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....							
		5380	0	5381	0	5382	0
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....							
		1254	0	1255	0	1256	0

¹ The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

² Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
3 d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166	0	F167	0	F168	0	M.3.d.
Memorandum item 4 is to be completed by: ¹ <ul style="list-style-type: none">banks with \$300 million or more in total assetsbanks 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.
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0	M.5.
6. Not applicable							
Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.							
7. Additions to nonaccrual assets during the previous six months.....	C410	NR					M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	NR					M.8.

¹ The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance Assessments

FFIEC 041
Page 50 of 84
RC-35

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 5 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 5 through 18 on a fully consolidated basis.

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	2,573,074	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	2,971,828	4.
a. Averaging method used				
		Number		
(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	375,598	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.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated brokered reciprocal deposits.....				
		L190	NR	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....				
		K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.				
		Amount		
a. Banker's bank deduction.....				
		K657	NR	10.a
b. Banker's bank deduction limit.....				
		K658	NR	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....				
		K659	NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b. ²				
		Amount		
a. Custodial bank deduction.....				
		K660	NR	11.a
b. Custodial bank deduction limit.....				
		K661	NR	11.b

¹ See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

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

Schedule RC-O—Continued

FFIEC 041
Page 51 of 84
RC-36

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049	922,840		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	79,197		M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F051	1,638,771		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	1,457		M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹				
(1) Amount of retirement deposit accounts of \$250,000 or less.....	F045	9,572		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....	F046	537		M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹				
(1) Amount of retirement deposit accounts of more than \$250,000.....	F047	1,892		M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....	F048	2		M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>				
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....	5597	1,428,445		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT A545	RCON A545	FDIC Cert. No. 00000		M.3.
4. Not applicable				

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

² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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

Schedule RC-O—ContinuedFFIEC 041
Page 52 of 84
RC-37

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.		Dollar Amounts in Thousands		RCON	Amount	
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....		MW53		NR		M.5.
6. Criticized and classified items:						
a. Special mention		K663		NR		M.6.a.
b. Substandard		K664		NR		M.6.b.
c. Doubtful		K665		NR		M.6.c.
d. Loss		K666		NR		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:						
a. Nontraditional 1-4 family residential mortgage loans		N025		NR		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026		NR		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:						
a. Higher-risk consumer loans		N027		NR		M.8.a.
b. Securitizations of higher-risk consumer loans		N028		NR		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:						
a. Higher-risk commercial and industrial loans and securities		N029		NR		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities		N030		NR		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:						
a. Total unfunded commitments		K676		NR		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677		NR		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669		NR		M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)		K678		NR		M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.						
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):						
a. Construction, land development, and other land loans secured by real estate		N177		NR		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178		NR		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179		NR		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180		NR		M.13.d.
e. Commercial and industrial loans		N181		NR		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures		N182		NR		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures		N183		NR		M.13.g.
h. Non-agency residential mortgage-backed securities		M963		NR		M.13.h.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.						
14. Amount of the institution's largest counterparty exposure		K673		NR		M.14.
15. Total amount of the institution's 20 largest counterparty exposures		K674		NR		M.15.

Schedule RC-O—Continued

FFIEC 041
Page 53 of 84
RC-38

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....		L189	NR	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196	NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....		L197	NR	M.17.d

Schedule RC-O—Continued

FFIEC 041
Page 54 of 84
RC-39

Memorandum item 18 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)						
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
		<= 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations..... b. Closed-end loans secured by first liens on 1-4 family residential properties..... c. Closed-end loans secured by junior liens on 1-4 family residential properties..... d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... e. Credit cards..... f. Automobile loans..... g. Student loans..... h. Other consumer loans and revolving credit plans other than credit cards..... i. Consumer leases..... j. Total.....								
	RCON M964	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970	
	NR	NR	NR	NR	NR	NR	NR	M.18.a
	RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985	
	NR	NR	NR	NR	NR	NR	NR	M.18.b
	RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001	
	NR	NR	NR	NR	NR	NR	NR	M.18.c
	RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016	
	NR	NR	NR	NR	NR	NR	NR	M.18.d
	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046	
	NR	NR	NR	NR	NR	NR	NR	M.18.e
	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	
	NR	NR	NR	NR	NR	NR	NR	M.18.f
	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	
	NR	NR	NR	NR	NR	NR	NR	M.18.g
	RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091	
	NR	NR	NR	NR	NR	NR	NR	M.18.h
	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106	
	NR	NR	NR	NR	NR	NR	NR	M.18.i
	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121	
	NR	NR	NR	NR	NR	NR	NR	M.18.j

Schedule RC-O—Continued

FFIEC 041
Page 55 of 84
RC-40

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)							(Column O) PDs Were Derived Using ¹ Number	
		(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
		18.01–20%	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
		Amount	Amount	Amount	Amount	Amount	Amount	Amount		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:										
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....		RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978	M.18.a
		NR	NR	NR	NR	NR	NR	NR	NR	
b. Closed-end loans secured by first liens on 1-4 family residential properties.....										M.18.b
		RCON M986	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992	RCON M993	
		NR	NR	NR	NR	NR	NR	NR	NR	
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....										M.18.c
		RCON N002	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008	RCON N009	
		NR	NR	NR	NR	NR	NR	NR	NR	
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....										M.18.d
		RCON N017	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023	RCON N024	
		NR	NR	NR	NR	NR	NR	NR	NR	
e. Credit cards.....		RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054	M.18.e
		NR	NR	NR	NR	NR	NR	NR	NR	
f. Automobile loans.....		RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069	M.18.f
		NR	NR	NR	NR	NR	NR	NR	NR	
g. Student loans.....		RCON N077	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083	RCON N084	M.18.g
		NR	NR	NR	NR	NR	NR	NR	NR	
h. Other consumer loans and revolving credit plans other than credit cards.....		RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099	M.18.h
		NR	NR	NR	NR	NR	NR	NR	NR	
i. Consumer leases.....		RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114	M.18.i
		NR	NR	NR	NR	NR	NR	NR	NR	
j. Total.....		RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128		M.18.j
		NR	NR	NR	NR	NR	NR	NR		

¹ For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

FFIEC 041
Page 56 of 84
RC-41

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale¹ from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT81	3,851	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT82	0	2.
3. 1-4 family residential mortgages sold during the quarter.....		FT04	2,920	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....		FT05	1,093	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....		RIAD		
		HT85	82	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		RCON		
		HT86	0	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	100	7.a.
b. For representations and warranties made to other parties.....		L192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288	100	7.c.

¹ Exclude originations and purchases of 1 –4 family residential mortgage loans that are held for investment.

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

FFIEC 041
Page 57 of 84
RC-42

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

(1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	1,000,015	G474	0	G475	0	G476	1,000,015	G477	0	1.
2. Not applicable											
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	1,000,015	G503	0	G504	0	G505	1,000,015	G506	0	7.
Liabilities											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Not applicable											
10. Trading liabilities:											
a. Derivative liabilities.....	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. and 12. not applicable											
13. All other liabilities.....	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	0	G532	0	G533	0	G534	0	G535	0	14.

1 The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

Schedule RC-Q—Continued

FFIEC 041
Page 58 of 84
RC-43

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):												
a. Mortgage servicing assets.....		G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....		G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. TEXT												
G546		G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. TEXT												
G551		G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT												
G556		G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT												
G561		G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):												
a. Loan commitments (not accounted for as derivatives).....		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....		G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. TEXT												
G571		G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT												
G576		G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT												
G581		G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT												
G586		G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Memoranda—Continued

Dollar Amounts in Thousands		RC	Amount	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties.....	HT87	0		M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0		M.3.a.2.
b. Commercial and industrial loans.....	F585	0		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT89	0	M.3.c.
d. Other loans.....	F589	0		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties.....	HT91	0		M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0		M.4.a.2.
b. Commercial and industrial loans.....	F597	0		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT93	0	M.4.c.
d. Other loans.....	F601	0		M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

FFIEC 041
Page 60 of 84
RC-45

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	150,490	1.
2. Retained earnings (1).....		KW00	229,723	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)				
		RCOA	Number	
		JJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCOA	Amount	
		B530	(82,522)	3.
a. AOI opt-out election (enter "1" for Yes; enter "0" for No.)				
		0=No 1=Yes	RCOA P838	1
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....				
		RCOA	Amount	
		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....				
		P840	297,691	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....				
		P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....				
		P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....				
		P843	0	8.
9. 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	(82,522)	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: 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 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

FFIEC 041
Page 61 of 84
RC-46

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	380,213	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	380,213	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	0	23.
24. LESS: Additional tier 1 capital deductions.....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	0	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	380,213	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	2,971,828	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....		P875	0	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	2,971,828	30.

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

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

Schedule RC-R—Continued

FFIEC 041
Page 62 of 84
RC-47

Part I - Continued

Leverage Ratio*

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

RCOA	Percentage
7204	12.7939%

 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 0

 31.a.

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

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, 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 55.b, 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 and supplementary leverage ratio.

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	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B.....	KX77	NR	KX78	NR	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments.....	KX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	KX80	NR			34.b.
c. Other off-balance sheet exposures.....	KX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.....	KX82	NR	KX83	NR	34.d.

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

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

Schedule RC-R—Continued

FFIEC 041
Page 63 of 84
RC-48

Part I - Continued

If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, 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 55.b or Part II of Schedule RC-R.

Dollar Amounts in Thousands		RCOA	Amount	
Tier 2 Capital¹				
39. Tier 2 capital instruments plus related surplus.....	P866	0		39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0		40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	0		41.
42. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2).....	5310	22,772		42.
43. Not applicable				
44. Tier 2 capital before deductions (sum of items 39 through 42).....	P870	22,772		44.
45. LESS: Tier 2 capital deductions.....	P872	0		45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	5311	22,772		46.
Total Capital				
47. Total capital (sum of items 26 and 46).....	3792	402,985		47.
Total Risk-Weighted Assets				
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	1,820,696		48.
Risk-Based Capital Ratios*				
49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	P793	20.8828%		49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	7206	20.8828%		50.
51. Total capital ratio (item 47 divided by item 48).....	7205	22.1336%		51.
Capital Buffer*				
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer	H311	14.1336%		52.a.
	RCOW			
b. Institutions subject to Category III capital standards only: Total applicable capital buffer	H312	NR		52.b.
	RCOA	Amount		
53. Eligible retained income (3).....	H313	NR		53.
54. Distributions and discretionary bonus payments during the quarter (4).....	H314	NR		54.
Supplementary Leverage Ratio*				
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure (5).....	H015	NR		55.a.
		Percentage		
b. Supplementary leverage ratio.....	H036	NR		55.b.

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

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

2 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

3 Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.

4 Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.

5 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R—Continued

FFIEC 041
Page 64 of 84
RC-49

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 rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories²											
	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	
1. Cash and balances due from depository institutions.....	233,704	0	226,833				6,846	0	25	0	1.
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities (3).....	0	0	0	0	0		0	0	0	0	2.a.
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	
	1,000,015	(78,609)	134,742	0	0		913,386	30,497	0	0	2.b.
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	
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172									3.a.
	0	0					0	0	0	0	3.b.
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		
a. Residential mortgage exposures.....	1,093	0	0				0	1,093	0		0
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	
	0	0	0				0	0	0	0	4.b.

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

Schedule RC-R—Continued

FFIEC 041
Page 65 of 84
RC-50

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches¹	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCON S405		RCON S406				RCON H271	RCON H272
		0		0				0	0
2.b.									
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
								0	0
4.b.									

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

Schedule RC-R—Continued

FFIEC 041
Page 66 of 84
RC-51

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	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		
	0	0	0	0	0		0	0	0	0	4.c.	
	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437		
d. All other exposures.....	0	0	0	0	0		0	0	0	0	4.d.	
5. Loans and leases held for investment (2):	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443			
a. Residential mortgage exposures.....	233,461	0	0				0	143,037	90,424		5.a.	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182		RCON S447	
	57,282	0	0				0	0	0		57,282	5.b.
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		
	10,675	0	0	0	0		0	0	2,059	8,616	5.c.	
	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463		
d. All other exposures.....	1,182,630	0	66,847	0	0		6,308	0	1,109,475	0	5.d.	
6. LESS: Allowance for credit losses on loans and leases.....	RCON 3123	RCON 3123									6.	
	22,753	22,753										

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

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

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

Schedule RC-R—Continued

FFIEC 041
Page 67 of 84
RC-52

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹	
	250%	300%	400%	600%	625%	937.5%	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 0	RCON H278 0 4.c.
d. All other exposures.....								RCON H279 0	RCON H280 0 4.d.
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCON H281 0	RCON H282 0 5.a.
b. High volatility commercial real estate exposures.....								RCON H283 0	RCON H284 0 5.b.
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCON H285 0	RCON H286 0 5.c.
d. All other exposures.....								RCON H287 0	RCON H288 0 5.d.
6. LESS: Allowance for credit losses on loans and leases.....									

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

² For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Schedule RC-R—Continued

FFIEC 041
Page 68 of 84
RC-53

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands			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
	0	0	0	0	0		0	0	0	0
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185
8. All other assets (1,2,3).....	172,047	0	5,165	0	0		5,128	197	160,512	0
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

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

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

Schedule RC-R—Continued

FFIEC 041
Page 69 of 84
RC-54

Part II—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹	
		250%	300%	400%	600%	625%	937.5%	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
			0	0	0				0	0
		RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295
8.	All other assets (2).....	1,045	0	0	0				0	0
	a. Separate account bank-owned life insurance.....								RCON H296	RCON H297
									0	0
	b. Default fund contributions to central counterparties.....								RCON H298	RCON H299
									0	0

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

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

Schedule RC-R—Continued

FFIEC 041
Page 70 of 84
RC-55

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)		
			Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology			
			(Exposure Amount)				
			1250%	SSFA ¹	Gross-Up		
Dollar Amounts in Thousands			Amount	Amount	Amount	Amount	Amount
Securitization Exposures: On- and Off-Balance Sheet							
9. On-balance sheet securitization exposures:			RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
a. Held-to-maturity securities (2).....			0	0	0	0	0
b. Available-for-sale securities.....			RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
			0	0	0	0	0
c. Trading assets.....			RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
			0	0	0	0	0
d. All other on-balance sheet securitization exposures.....			RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
			0	0	0	0	0
10. Off-balance sheet securitization exposures.....			RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
			0	0	0	0	0

	(Column A) Total From <i>Schedule RC</i>	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503
	2,868,155	(101,362)	433,587	0	0		931,668	174,824	1,362,495	65,898

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
11. Total balance sheet assets (3).....	1,045	0	0	0			0	0

¹ Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

FFIEC 041
Page 71 of 84
RC-56

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)³												
12. Financial standby letters of credit.....	RCON D991 1,630	1.0	RCON D992 1,630	RCON D993 0	RCON HJ92 0	RCON HJ93 0		RCON D994 0	RCON D995 0	RCON D996 1,630	RCON S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997 0	0.5	RCON D998 0	RCON D999 0				RCON G603 0	RCON G604 0	RCON G605 0	RCON S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606 0	0.2	RCON G607 0	RCON G608 0	RCON HJ94 0	RCON HJ95 0		RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0	14.
15. Retained recourse on small business obligations sold with recourse.....	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	RCON G617 0	RCON S514 0	15.

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

Schedule RC-R—Continued

FFIEC 041
Page 72 of 84
RC-57

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	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
	0	1.0	0	0	0	0		0	0	0	0
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524
	0	1.0	0	0				0	0	0	0
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
	57,450	0.2	11,490	0	0	0		0	0	11,490	0
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539
	141,895	0.5	70,948	0	0	0		0	0	70,948	0
19. Unconditionally cancelable commitments	RCON S540		RCON S541								
	0	0.0	0								
20. Over-the-counter derivatives			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548
			0	0	0	0	0	0	0	0	0
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557
21. Centrally cleared derivatives			0	0	0	0		0	0	0	0
22. Unsettled transactions (failed trades) (4)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197
	0			0				0	0	0	0

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

Schedule RC-R—Continued

FFIEC 041
Page 73 of 84
RC-58

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ¹		
	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	
				0	0	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303	RCON H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year				RCON H307	RCON H308	
				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives						21.
	RCON H198	RCON H199	RCON H200			
22. Unsettled transactions (failed trades) (3).....	0	0	0		22.	

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

Schedule RC-R—Continued

FFIEC 041
Page 74 of 84
RC-59

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	23.	
		433,587	0	0	0	931,668	174,824	1,446,563	65,898		
24. Risk weight factor		X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.	
		0	0	0	0	186,334	87,412	1,446,563	98,847		

Schedule RC-R—Continued

FFIEC 041
Page 75 of 84
RC-60

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
		1,045	0	0	0	0	0	0
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
		2,613	0	0	0	0	0	0

		Totals	
Dollar Amounts in Thousands		RCON	Amount
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....		S580	1,821,769
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....		S581	0
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2).....		B704	1,821,769
29. LESS: Excess AACL (1)		A222	1,073
30. LESS: Allocated transfer risk reserve		3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		G641	1,820,696

¹ Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

² Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R—Continued

FFIEC 041
Page 76 of 84
RC-61

Part II—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount			
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules			G642	0	M.1.		
		With a remaining maturity of						
		(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years				
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	
2.	Notional principal amounts of over-the-counter derivative contracts:							
a.	Interest rate	S582	0	S583	0	S584	0	M.2.a.
b.	Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c.	Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d.	Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e.	Equity	S594	0	S595	0	S596	0	M.2.e.
f.	Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g.	Other	S600	0	S601	0	S602	0	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
a.	Interest rate	S603	0	S604	0	S605	0	M.3.a.
b.	Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c.	Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d.	Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e.	Equity	S615	0	S616	0	S617	0	M.3.e.
f.	Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g.	Other	S621	0	S622	0	S623	0	M.3.g.
				Dollar Amounts in Thousands		RCON	Amount	
4.	Amount of allowances for credit losses on purchased credit-deteriorated assets:							
a.	Loans and leases held for investment.....			JJ30	0			M.4.a.
b.	Held-to-maturity debt securities.....			JJ31	0			M.4.b.
c.	Other financial assets measured at amortized cost.....			JJ32	0			M.4.c.

Schedule RC-S—Servicing, Securitization, and Asset Sale ActivitiesFFIEC 041
Page 77 of 84
RC-62

	(Column A) 1-4 Family Residential Loans		(Columns B - F) Not applicable		(Column G) All Other Loans, All Leases, and All other Assets	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Bank Securitization Activities						
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	B705	0			B711	0 1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	HU09	0			HU15	0 2.
3. Not applicable						
4. Past due loan amounts included in item 1:						
a. 30-89 days past due.....	B733	0			B739	0 4.a.
b. 90 days or more past due.....	B740	0			B746	0 4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD				RIAD	
a. Charge-offs.....	B747	0			B753	0 5.a.
b. Recoveries.....	B754	0			B760	0 5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more total assets ¹</i>						
6. Amount of ownership (or seller's) interests carried as:.....					RCON HU19	NR 6.
7. and 8. Not applicable						
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCON B776	0			B782	0 9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets ¹</i>						
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	B783	NR			B789	NR 10.
Bank Asset Sales						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	B790	0			B796	0 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	B797	0			B803	0 12.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-S—ContinuedFFIEC 041
Page 78 of 84
RC-63**Memoranda**

	Dollar Amounts in Thousands	RCN	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	115,513	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1).....		A591	106,774	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets²</i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.		B806	NR	M.3.a1.
(2) Conduits sponsored by other unrelated institutions		B807	NR	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	NR	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	NR	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G (2,3).....		C407		M.4.

¹ Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.² The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.³ Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related ServicesFFIEC 041
Page 79 of 84
RC-64

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (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) 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) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCN B868	RCN B869	RCN B870	RCN 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.....	RCN B872	RCN B873	RCN B874	RCN B875	5.a.
b. Employee benefit - defined benefit.....	RCN B876	RCN B877	RCN B878	RCN B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCN B880	RCN B881	RCN B882	RCN B883	5.c.
6. Corporate trust and agency accounts.....	RCN B884	RCN B885	RCN C001	RCN C002	6.
7. Investment management and investment advisory agency accounts.....	RCN B886	RCN J253	RCN B888	RCN J254	7.
8. Foundation and endowment trust and agency accounts..	RCN J255	RCN J256	RCN J257	RCN J258	8.
9. Other fiduciary accounts.....	RCN B890	RCN B891	RCN B892	RCN B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCN B894	RCN B895	RCN B896	RCN B897	10.

Schedule RC-T—Continued

FFIEC 041
Page 80 of 84
RC-65

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
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	
	NR	NR	NR	NR	

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

Schedule RC-T—Continued

FFIEC 041
Page 81 of 84
RC-66

Memoranda—Continued

Memoranda—continued							
	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....							
	J308	NR	J309	NR	J310	NR	M.1.p.
	(Column A) Managed Assets		(Column B) Number of Managed Accounts				
Dollar Amounts in Thousands	RCON	Amount	RCON	Number			
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311	NR	J312	NR	M.1.q.		
	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
Dollar Amounts in Thousands	RCON	Number	Amount				
2. Corporate trust and agency accounts:			RCON B928				
a. Corporate and municipal trusteeships.....	B927	NR	NR		M.2.a.		
			RCON J314				
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	NR	NR		M.2.a.1.		
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	NR			M.2.b.		
Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31 report date.							
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) Number of Funds		(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousands	RCON	Number	RCON	Amount			
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931	NR	B932	NR	M.3.a.		
b. International/Global equity.....	B933	NR	B934	NR	M.3.b.		
c. Stock/Bond blend.....	B935	NR	B936	NR	M.3.c.		
d. Taxable bond.....	B937	NR	B938	NR	M.3.d.		
e. Municipal bond.....	B939	NR	B940	NR	M.3.e.		
f. Short-term investments/Money market.....	B941	NR	B942	NR	M.3.f.		
g. Specialty/Other.....	B943	NR	B944	NR	M.3.g.		
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	NR	B946	NR	M.3.h.		

Schedule RC-T—Continued

FFIEC 041
Page 82 of 84
RC-67

Memoranda—Continued

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

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

Michael Costa

Name and Title (TEXT B962)

costam@lonestarnationalbank.com

E-mail Address (TEXT B926)

(956) 984-2976

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

(956) 984-2952

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹

FFIEC 041
Page 83 of 84
RC-68

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank.					
a. Other borrowed money.....	JF92	0	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Consolidated Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Consolidated Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-C, Part I, Memorandum items 17.a and 17.b; Schedule RC-O, Memorandum items 6 through 9, 14, 15 and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be made available to the public on an individual institution basis. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated.

at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

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

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

Comments?.....

RCON	YES / NO
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):
(TEXT 6980)