



TexasBank
PROVEN. LOCAL. STRONG.



Member
FDIC

HAND DELIVERED

Date: 3-30-2023

To: Brown County Judge
200 S. Broadway Street, Ste. 111
Brownwood, Texas 76801
Attn: Judge Shane Britton

From: Tim P. Espinoza
325-649-9259 phone

Re: Response to Request for Depository Bids

Enclosed:

Primary Depository Bank Services Application
Cashier's Check for \$111,583.00

Date Received: 3-30-2023

Time Received: 1:50 pm

Received By: David Beckford

April 3, 2023
(Exhibit # 25)



To: Brown County Judge
200 S. Broadway Street, Ste. 111
Brownwood, Texas 76801
Attn: Judge Shane Britton

From: Tim P. Espinoza
325-649-9259 phone

Re: Response to Request for Depository Bids

Enclosed:

COPY of Primary Depository Bank Services Application



TexasBank
PROVEN. LOCAL. STRONG.

COPY

March 30, 2023

Brown County Judge
200 S. Broadway Street, Ste. 111
Brownwood, Texas 76801
Attn: Judge Shane Britton

Re: Depository Bid

Dear Mr. Britton,

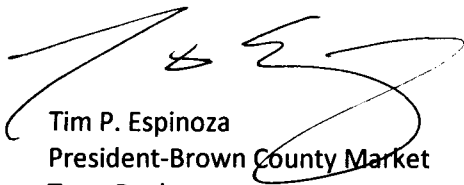
TexasBank is pleased to have the opportunity to bid on being the County's depository for the coming term. We service many other public entities and feel we can provide all services requested plus others that can help the County operate smoothly.

Any loans funded during the depository period would be negotiated at the time of the request. The Bank would reserve the right to review each loan request on its individual merits and further reserve the right to not fund certain loan requests.

Interest paid on demand and time deposits are described in the bid specification documents.

TexasBank would again like to thank you and the commissioners for the opportunity to provide financial services to the County. Please feel free to call me at any time and I will provide any additional information you might need.

Respectfully,



Tim P. Espinoza
President-Brown County Market
TexasBank

Enc.



TexasBank
PROVEN. LOCAL. STRONG.



DEPOSITORY BID



Member
FDIC

DEPOSIT SERVICE PROPOSAL TO

Brown County

2 Options presented for selection

- 1. Four Year Term, Year 1 Rates Fixed, Years 2-4 Variable**
- 2. Four Year Term-Rates Fixed**



BROWN COUNTY
BID SPECIFICATIONS:

- 2.1 Compliance with Statutes** TexasBank acknowledges compliance with all applicable statutes and codes.
- 2.2 Bank Affiliation** TexasBank is a member of the Federal Reserve System and Federal Deposit Insurance Corporation, chartered in Texas with its principal office located at 400 Fisk, Brownwood, Texas.
- 2.3 Duration** TexasBank acknowledges this is a four year contract.
- 2.4 Renegotiations** TexasBank acknowledges the two year renegotiation period
- 2.5 Investments outside Depository** TexasBank acknowledge the County's right to make investments outside of the depository bank and encourages the County to do so if more advantageous terms are available.
- 2.6 Submitting Financial Statements** Enclosed with this bid are the required Uniform Bank Performance Reports, Call Reports, and Audited Financial Reports.
- 2.7 Good Faith Guarantee** Enclosed with this bid is the required certified check for \$111,583.00.
- 2.8 Liquidation Damages** N/A
- 2.9 Security** TexasBank as the current Depository has all County funds fully secured with pledged securities and Letters of Credit issued by the Federal Home Loan Bank of Dallas. This LOC is supported by a pledge on Bank owned loans and is therefore still a pledge on Bank assets.
- TexasBank provides a monthly report showing par and market value of the securities pledged. TexasBank currently uses the Federal Home Loan Bank of Dallas as the safekeeping agent.
- 2.10 Collateral Management** TexasBank monitors aggregate account balances on a next day basis to ensure sufficient collateral is available to cover all account balances. Should large transfers be made into the County's accounts, the County Treasurer should alert the bank as to the timing of the deposit to allow any additional collateralization.



2.11 Value of Collateral

TexasBank uses First Southwest/Hilltop Holdings to independently value all security holdings on a monthly basis.

SERVICE REQUIREMENTS

3.1 Contact Person

Tim P. Espinoza
President-Brown County Market
P.O. Box 1429
Brownwood, TX 76804
325-649-9259 phone
tim.espinoza@texasbank.com

3.2 On-Line Services

The County currently uses TexasBank's Internet Banking application allowing on-line access for balance reporting, secondary user access, statement download, direct deposit processing, image research and many other uses. This use is at no charge.

3.3 Statements

Statements are available online the day after cutoff or by paper within 2-3 days after cutoff.

3.4 Payroll Direct Deposit

TexasBank currently provides access to originate Direct Deposit of the County's payroll as requested at no charge. Our auditors require us to obtain a separate ACH Origination contract to better define parameters of use. A copy of the current Treasury Agreement has been included with the bid copy.

3.5 ACH Transactions

TexasBank accepts all forms of ACH debits and credits.

3.6 Wire Transfers

TexasBank provides the ability to manually send wire transfers and adheres to additional authorized sender restrictions as shown in a separate Wire Transfer Agreement.

3.7 Interest Rates

For demand deposits, in the first year of the agreement, the County would be paid a flat rate, as listed below. Beginning in year two of the agreement, interest paid on demand would be as shown below and indexed to the T-Bill quotes from the most recent auction shown on www.treasury.gov. The rate would be adjusted monthly on all demand accounts.

Interest bearing demand accounts:

Interest will be paid on all demand deposit accounts on the collected balances greater than \$1,000. Interest will be paid at the end of each statement cycle. Rates will be calculated as follows:



→ **Year 1 of the Agreement:** Interest bearing demand accounts will be paid a rate of 4.50%.

→ **Beginning Year 2 of the Agreement:** 13-week T-bill rate minus 0.50 bps, at the first of each month as quoted on the Treasury Department website. (Treasury.gov). Rate will be changed monthly using this calculation on all interest bearing demand deposits.

Interest paid on time deposits would be as shown below and indexed to the T-Bill quotes from the most recent auction shown on www.treasury.gov on the day the time deposit is opened. Certificates of deposit pay interest at maturity and early withdrawal penalties are applicable.

Fixed Rate Certificates of Deposit:

→ For maturities less than 1 year, the rate will be calculated as follows:

13-week T-bill quote less 0.45 bp.

→ For maturities greater than a year, the bank's current rates will be utilized.

| | |
|----------------------------------|---|
| 3.8 Disbursement Services | TexasBank will furnish standard disbursing services as requested. |
| 3.9 Deposit Service | TexasBank will provide credit for deposits as requested. A copy of the bank's current Funds Availability Schedule is included. |
| 3.10 Cash Overdrafts | TexasBank acknowledges the overdraft provision in the bid specifications. |
| 3.11 Computerized Output | Existing Internet Banking software allows transaction download in a variety of formats any time the County desires. |
| 3.12 Security Safekeeping | TexasBank will accept safekeeping of book entry investment securities should the County purchase such investments. The third party safekeeping charges will be passed through to the County without markup. |
| 3.13 Credit Card | TexasBank does not offer a Bank issued or Bank branded credit card. |
| 3.14 Payment for Services | N/A |
| 3.15 Cash Management | No Charge |



3.16 Expense Allowance

TexasBank agrees to allow a \$2,000 annual allowance to offset the expense of ordering checks and other bank supplies.

3.17 Audit Procedures

TexasBank acknowledges full compliance with any County audit request.

3.18 Other Specific Services

Refer to Section 3.16

3.19 Other Unspecified Services and/or Costs

| | |
|------------------------------------|---|
| DDA Account Maintenance | No Charge |
| Transfer of Funds (local accounts) | No Charge |
| Transfer of Funds (non-local) | No Charge |
| Stop Payment Charges | No Charge |
| Electronic Deposits | No Charge |
| Locked or Sealed Bags | No Charge |
| Laser Checks | Covered under section 3.16 annual supply allowance |
| Checks in books or binders | Covered under section 3.16 annual supply allowance |
| Deposit Slips | Covered under section 3.16 annual supply allowance |
| Direct Deposit Charges | No Charge |
| ACH Services | No Charge |
| Wire Transfer Services | No Charge |
| Charges on Checking | No Charge |
| Return Item Charges | No Charge |
| Credit Card Interest Rate/Fees | Not Applicable |
| Loan Interest Rates | See cover letter |



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- 2.8 Liquidation Damages** N/A
- 2.9 Security** TexasBank as the current Depository has all County funds fully secured with pledged securities and Letters of Credit issued by the Federal Home Loan Bank of Dallas. This LOC is supported by a pledge on Bank owned loans and is therefore still a pledge on Bank assets.
- TexasBank provides a monthly report showing par and market value of the securities pledged. TexasBank currently uses the Federal Home Loan Bank of Dallas as the safekeeping agent.
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Interest bearing demand accounts:

Interest will be paid on all demand deposit accounts on the collected balances greater than \$1,000. Interest will be paid at the end of each statement cycle. Rates will be calculated as follows:

→ **For the life of the agreement:** Interest bearing demand accounts will be paid a rate of 3.00%.

Certificates of deposit pay interest at maturity and early withdrawal penalties are applicable.



☐

Fixed Rate Certificates of Deposit:

→ For maturities less than 1 year, for the life of the agreement at rate of 3.00% will be paid.

→ For maturities greater than a year, the bank's current rates will be utilized.

- 3.8 Disbursement Services** TexasBank will furnish standard disbursing services as requested.
- 3.9 Deposit Service** TexasBank will provide credit for deposits as requested. A copy of the bank's current Funds Availability Schedule is included.
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- 3.14 Payment for Services** N/A
- 3.15 Cash Management** No Charge
- 3.16 Expense Allowance** TexasBank agrees to allow a \$2,000 annual allowance to offset the expense of ordering checks and other bank supplies.
- 3.17 Audit Procedures** TexasBank acknowledges full compliance with any County audit request.
- 3.18 Other Specific Services** Refer to Section 3.16
- 3.19 Other Unspecified Services and/or Costs**
 - DDA Account Maintenance No Charge
 - Transfer of Funds (local accounts) No Charge
 - Transfer of Funds (non-local) No Charge
 - Stop Payment Charges No Charge
 - Electronic Deposits No Charge
 - Locked or Sealed Bags No Charge



| | |
|--------------------------------|---|
| Laser Checks | Covered under section 3.16 annual supply allowance |
| Checks in books or binders | Covered under section 3.16 annual supply allowance |
| Deposit Slips | Covered under section 3.16 annual supply allowance |
| Direct Deposit Charges | No Charge |
| ACH Services | No Charge |
| Wire Transfer Services | No Charge |
| Charges on Checking | No Charge |
| Return Item Charges | No Charge |
| Credit Card Interest Rate/Fees | Not Applicable |
| Loan Interest Rates | See cover letter |

*Rate information is found within the bid specification document.

**APPLICATION WORKSHEET
BANK DEPOSITORY CONTRACT**

VARIABLE AND FIXED RATE BIDS:

Supply rate quotes for the following:

Variable
Interest Margin

Interest-Bearing Checking Accounts _____

Money Market Savings Accounts _____

Trust Fund Savings Accts. _____

Minimum Balance Required: _____ (Interest Checking Accounts)

Certificates of Deposit - Variable Interest Rate

91 Day US T-Bill Auction Discount Rate (as determined by latest T-Bill Auction)

less than more than
\$100,000.00 \$100,000.00

2. Maturity 30-59 days + _____ basis points + _____ basis points

Certificates of Deposit - Fixed Interest Rate

Use the date of February 28, 2023 for calculation purposes

less than more than
\$100,000.00 \$100,000.00

2. Maturity 30-59 days _____% _____%

*Services in this section will be provided to the County free of charge.

COST ANALYSIS WORKSHEET

Earnings credit calculated on the following balances:

| | UNIT PRICE | SERVICE CHARGE | BALANCE REQUIRED |
|--|---------------|-------------------|---------------------|
| DEPOSITORY SERVICES - | | | |
| FDIC ASSESSMENT | _____ | _____ | _____ |
| CREDITS POSTED | _____ | _____ | _____ |
| ENCODING | _____ | _____ | _____ |
| ALL OTHER | _____ | _____ | _____ |
| DEBITS POSTED | _____ | _____ | _____ |
| OVERDRAFT FEE | _____ | _____ | _____ |
| MANUAL STOP PAYMENT | _____ | _____ | _____ |
| AUTOMATED STOP PAYMENTS | _____ | _____ | _____ |
| ACCT MAINTANCE - | | | |
| NON-INTEREST BEARING CKG/MM SAVINGS | _____ | _____ | _____ |
| INTEREST BEARING CKG | _____ | _____ | _____ |
| CONTROLLED DISBURSEMENTS | _____ | _____ | _____ |
| RETURN ITEM SERVICES - | | | |
| RETURN ITEM | _____ | _____ | _____ |
| RETURN-REDEPOSIT ITEM RECLEAR | _____ | _____ | _____ |
| COMMERCIAL CHECK CASHING | _____ | _____ | _____ |
| NIGHT DROP DEPOSIT | _____ | _____ | _____ |
| GENERAL ACH SERVICES - | | | |
| ACH DEBITS/CREDITS | _____ | _____ | _____ |
| ACH TRANSMISSION | _____ | _____ | _____ |
| MAINTENANCE | _____ | _____ | _____ |

WIRE TRANSFER -

| | | | |
|---|-------|-------|-------|
| FUNDS TRANSFER INCOMING | _____ | _____ | _____ |
| FUNDS TRANSFER - INCOMING TERMINAL REPETITIVE WIRE | _____ | _____ | _____ |
| FUNDS TRANSFER - OUTGOING | _____ | _____ | _____ |
| FUNDS TRANSFER - OUTGOING TERMINAL REPETITIVE WIRE | _____ | _____ | _____ |
| FUNDS TRANSFER MAIL ADVICE | _____ | _____ | _____ |

| | | |
|---------------|-------------------|---------------------|
| UNIT PRICE | SERVICE CHARGE | BALANCE REQUIRED |
|---------------|-------------------|---------------------|

CONTROLLED DISBURSEMENT -

| | | | |
|-------------|-------|-------|-------|
| MAINTENANCE | _____ | _____ | _____ |
| ITEMS PAID | _____ | _____ | _____ |

ACCOUNT RECONCILIATION -

| | | | |
|------------------------|-------|-------|-------|
| SORT RECON MAINTENANCE | _____ | _____ | _____ |
| TRANSMISSION FEE | _____ | _____ | _____ |
| SORT RECON ITEMS | _____ | _____ | _____ |
| DEPOSIT RECON ITEMS | _____ | _____ | _____ |

ONLINE INFORMATION SERVICES -

| | | | |
|-----------------------|-------|-------|-------|
| INTERNAL TFSFRS ITEMS | _____ | _____ | _____ |
| INTRADAY ACCOUNTS | _____ | _____ | _____ |
| INTRADAY ITEMS | _____ | _____ | _____ |
| PREV DAY ACCOUNTS | _____ | _____ | _____ |
| PREV DAY ITEMS | _____ | _____ | _____ |
| CHECK MGR MAINT. | _____ | _____ | _____ |

MISCELLANEOUS:

| | | | |
|---|-------|-------|-------|
| INTEREST EXPENSE ON TRUST/REGISTRY ACCTS | _____ | _____ | _____ |
|---|-------|-------|-------|

| | | | |
|--------|-------|-------|-------|
| TOTALS | _____ | _____ | _____ |
|--------|-------|-------|-------|

DEPOSITORY BANK

The Bank must complete the information below to validate the application for a Brown County Depository Bank.

The undersigned affirms that they are fully authorized to execute this contract; that this Bank has not prepared this application in collusion with any other Bank; and that the contents of this application as to fees, interest rates, terms, or conditions of said bid have not been communicated by the undersigned, nor by any employee or agent, to any other Bank or to any other persons engaged in this type of business prior to the official opening of this request for application.

All unsigned applications will be disqualified.

Name and address of Bank:
TexasBank

400 Fisk Avenue

Brownwood, Texas 76801

Name: Luke Elliott

Signature: 

Title: EVP-COO

Telephone Number: 817-386-8089

E-Mail: l Elliott@texasbank.com

Note: By my signature above, I hereby certify that the following are attached:

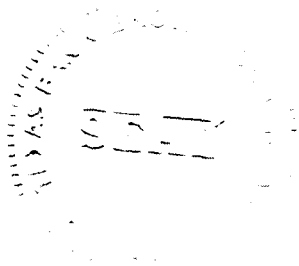
- A. Certified Check or a Cashier's Check in the amount of **\$111,583.00** as a guarantee of good faith.
- B. A sample monthly Collateral Report.
- C. Product description pricing.
- D. A Copy of Bank's Availability Schedule.
- E. A response to every section and subsection in the Request for Application. Attachments indicating other services and charges not specified in the Request for Application



The following is a true and correct copy of the Resolution passed on October 20, 2022, by the board of directors of TexasBank.

RESOLVED, that *J. Mark Riebe, Greg Dodds, Luke Elliott, Carey Stewart, and Steven McDonald, as officers of the Association be and they hereby are, authorized, empowered and directed, for, and on the behalf and in the name of the Association, to purchase, endorse, pledge, assign, transfer, rediscount or in any way dispose of any note, bond, or security or other obligation held by the Bank, sell or convey any real or personal property held or owned by the Bank to include Other Real Estate Owned and any fixed asset, and create any bills payable.*

Certification by Carey Stewart Date 10-26-2022
Carey Stewart
Board Secretary



HOLDINGS BY THIRD PARTY

STATEMENT OF ACCOUNT WITH:

Federal Home Loan Bank of Dallas
8500 Freeport Parkway South
Suite 100
Irving, TX - 75063-2547

FHFA ID: 11460

Brown County
Attn Brown County
Attn: Ann Krpoun, 200 South
Broadway
Brownwood TX 76801

Pledge Code: 23029

Stmt As Of: 03/29/2023

Date Priced: 03/28/2023

| CUSIP | Issue Description | Pledge Date | Par | Current Face | Rate | Maturity Date | Market Value |
|-----------|-----------------------------------|-------------|----------------------------|----------------------|------|----------------------------|----------------------|
| 271515WR5 | EAST CENTRAL TEX INDPT SCH DIST | 02/08/2019 | 2,260,000 | 2,260,000.00 | 3.50 | 08/15/2040 | 2,164,515.00 |
| 3128P7TX1 | FEDERAL HOME LN MTG PC GOLD | 01/03/2013 | 2,500,000 | 350,488.30 | 3.00 | 07/01/2032 | 328,828.12 |
| 3133KYU98 | FEDERAL HOME LN MTG CORP | 03/25/2021 | 3,000,000 | 2,444,088.45 | 2.00 | 04/01/2041 | 2,098,714.31 |
| 3137FYCX2 | FEDERAL HOME LN MTG CORP | 03/03/2022 | 5,000,000 | 3,787,928.50 | 2.00 | 12/25/2043 | 3,350,607.23 |
| 31418AB80 | FEDERAL NAT MTG ASSN | 02/01/2016 | 2,024,726 | 257,494.29 | 3.00 | 12/01/2031 | 241,993.13 |
| 31418AGQ5 | FEDERAL NAT MTG ASSN | 03/25/2015 | 2,000,000 | 269,449.00 | 3.00 | 07/01/2032 | 253,201.23 |
| 31418AHT8 | FEDERAL NAT MTG ASSN | 02/04/2016 | 3,000,000 | 388,676.85 | 3.00 | 08/01/2032 | 365,235.75 |
| 346843KL8 | FORT BEND TEX INDPT SCH DIST ULTD | 03/01/2021 | 1,150,000 | 1,150,000.00 | 4.00 | 08/15/2042 | 1,139,098.00 |
| 36179MW71 | GOVT NAT MTG ASSN II | 01/17/2013 | 4,017,071 | 131,319.78 | 3.00 | 12/20/2027 | 121,562.72 |
| 36179RL49 | GOVT NAT MTG ASSN II | 12/29/2015 | 5,000,000 | 392,780.65 | 2.63 | 08/20/2045 | 384,147.33 |
| 36179RTM1 | GOVT NAT MTG ASSN II | 03/01/2017 | 5,000,000 | 343,328.40 | 2.63 | 11/20/2045 | 337,155.36 |
| 513174US9 | LAMAR TEX CONS INDPT SCH DIST | 03/01/2021 | 2,000,000 | 2,000,000.00 | 4.00 | 02/15/2048 | 1,953,460.00 |
| 740614CV2 | PREMONT TEX IND SCH DIST ULTD TAX | 02/06/2019 | 2,380,000 | 2,380,000.00 | 4.00 | 08/15/2042 | 2,351,154.40 |
| | | | Current Face Total: | 16,155,554.21 | | Market Value Total: | 15,089,672.57 |

* The information included on this statement is based upon settlement date rather than entered date.

Funds Availability Disclosure

This is important information about your ability to withdraw funds from:

Texas Bank
400 Fisk Ave
P.O. Box 1429
Brownwood, TX 76804-2930
(325) 649-9200

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-by-Case Delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,525 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

WIRE TRANSFER AGREEMENT

This Wire Transfer Agreement (the "Agreement") is entered into between _____ (the "Customer") and the **TexasBank** (the "Bank"). This Agreement governs the origination and receipt of wire transfers on behalf of the Customer. The terms of this agreement are construed in accordance with the laws of the United States when applicable and with the laws of the state of Texas where the Bank is located (the "State") as amended from time to time. Unless otherwise defined, terms used in this Agreement shall have the meanings provided for in the Uniform Commercial Code, Article 4A (the "UCC-4A"). Any controversy or claim between the Bank and the Customer relating to this Agreement shall be determined by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. This Agreement, along with agreements related to accounts used for wire transfers, supersedes any prior agreements between the Bank and the Customer and shall also be binding upon the Customer's heirs, representatives, and successors. In the event of any inconsistency between this agreement and the account agreement with respect to wire transfers, this Agreement shall govern. If any part of this agreement is invalid, illegal, or unenforceable, the remaining provisions shall remain in effect.

1. **Security Procedures.** The Customer agrees to the Bank's security procedure options listed below and the format requirements as shown on the Bank's current Wire Transfer Request form for each transfer request (and cancellation of a transfer request) transmitted to the Bank. In some cases the Bank may take additional actions to those selected to verify the identification of the Customer or its agent, or to detect an error in the transmission or content of the transfer request. Any of these additional actions will not be considered part of this Agreement and may only be used periodically. Provided the Bank complies with the security procedure selected by the Customer, the Customer shall be liable for payment of the transferred amount plus transfer fees, even if the transfer request was not actually transmitted or authorized by the Customer. If the Bank does not follow the agreed security option, but can prove the transfer request was originated by the Customer, the Customer will still be liable for the transfer amount plus transfer fees. The Customer authorizes the Bank to record electronically or otherwise any telephone calls relating to any transfer under this Agreement. The Customer authorizes the security procedure(s) shown below by initializing one of the options below.

Option 1: Personal Identification Number (PIN)

Each transfer request submitted to the Bank by any means shall be accompanied by a unique PIN generated by the Bank and delivered to each person authorized by the Customer.

Option 2: Callback Password

The Bank shall telephone the Customer at the following telephone number to receive final verification by requesting the current "password" upon receiving a transfer request:

Callback Password: _____ Callback Telephone Number: _____

Option 3: Signature Comparison and Additional Factor

Unique PIN:

- or -

Callback Password: _____ Callback Telephone Number: _____

Each funds transfer request shall be written (faxed or original) and shall include the signature of one of the authorized agents listed at the bottom of this Agreement. The corresponding signature will be compared to that appearing below or to picture identification. If Option 1 is selected, each transfer request transmitted to the Bank shall be accompanied by the PIN generated by the bank. If Option 2 or 3 is selected, the Bank shall telephone the Customer at the above Callback Telephone Number to receive final verification by requesting the current "password" upon receiving a transfer request.

2. **Submission of Wire Transfers.** All transmittals of wire transfer requests shall be made to the Bank's Wire Transfer Department. Transmittal must be received by the Bank before the local times listed below and in time to complete the requested security procedure. Transfer requests received after these times will be treated as being received on, and may be executed on, the following funds transfer business day. Times may vary at the Bank's discretion.

Domestic Wire Transfer Cutoff Time: 2:00PM CST

International Wire Transfer Cutoff Time: 12:00PM CST

Internet Banking Wire Transfer Cutoff Time: 2:00PM CST

Tax Payment Wire Transfer Cutoff Time: 12:00PM CST

The Customer may not be able to amend or cancel a fund transfer request after the funds transfer request has been received by the Bank. The Bank may at its discretion use reasonable efforts to act on the Customer's request for amendment or cancellation, but will not be liable if it does so. Furthermore, the Customer will indemnify and hold the Bank harmless from any and all liabilities, costs and expenses the Bank may incur in its amendment or cancellation efforts.

3. Processing Wire Transfers. The Bank shall process wire transfer requests based solely upon information received from the Customer. The Bank may, at its discretion, process the wire transfer request through either the Federal Reserve Bank System or the Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.). In the case where the beneficiary's bank is the Bank, the Bank may simply debit and credit the appropriate accounts as requested in the authorized wire transfer request.

If a wire transfer request indicates an intermediary bank or a beneficiary's bank inconsistently by name and identifying number, execution of the request might be based solely upon the number, even if the number identifies a bank different from the named bank or a person who is not a bank. If a wire transfer request describes a beneficiary inconsistently by name and account number, payment might be made by the beneficiary's bank based solely upon the account number, even if the account number identifies a person different from the named beneficiary. The Customer's obligations shall not be excused in these circumstances. The Bank shall reject any transfer request or incoming wire transfer which does not conform to the limitations, security procedures, and/or other requirements set forth in this Agreement, such as availability of collected funds on deposit as determined by the Bank.

The Customer acknowledges that any wire transfer request executed by the Bank will be subject to rules and regulations applicable to payment orders, including record keeping and information transmittal requirements under the federal Bank Secrecy Act and its implementing regulations. Customer acknowledges and agrees that the Bank may capture and transmit information regarding the Customer (for example, the Customer's name, address and account number) and regarding any beneficiary (for example, the beneficiary's name, address, account number, and other beneficiary identifiers) as part of the processing of a payment order. The customer agrees to assist the Bank in connection with any requirements imposed on the Bank in fulfilling the Bank's obligations in this regard.

The Bank will comply with regulations issued by the US Treasury's Office of Foreign Assets Control (OFAC). If any wire transfer request is to an entity listed on OFAC's list of Specially Designated Nationals and Blocked Persons, by law the Bank shall not complete the transfer and shall "block" the funds until such time OFAC issues a written release to the Bank. The Bank shall have no liability to the Customer as a result of the Bank's rejection of any transfer request or internal transfer if it complies with the terms of this Agreement.

The Bank will comply with the provisions of the Unlawful Internet Gambling Enforcement Act (the "Act") and Regulation GG (Prohibition on Funding of Unlawful Internet Gambling). The Customer acknowledges that the Customer is prohibited from knowingly originating or accepting prohibited or restricted entries or transactions in connection with another person in unlawful Internet gambling as defined by the Act and Regulation GG, which includes any of the following transactions or transmittals involving any credit, funds, instrument, or proceeds that Regulation GG prohibits any person engaged in the business of betting or wagering (which does not include the activities of a financial transaction provider, or any interactive computer service or telecommunications service) from knowingly accepting, in connection with the participation of another person in unlawful Internet gambling:

- A. Credit, or the proceeds of credit, extended to or on behalf of such other person (including credit extended through the use of a credit card);
 - B. An electronic funds transfer, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic funds transfer or money transmitting service, from or on behalf of such other person; or
 - C. Any check, draft, or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.
4. Payment to the Bank. The Customer agrees to pay the Bank with available and collected funds on deposit for the amount of the wire transfer plus any current fees as listed in the Bank's fee schedule at the time the Bank executes a wire transfer or internal transfer. The Bank shall be entitled to request cancellation of the transfer, or to undertake any other legal means to collect the amount of the transfer if unable to cancel, including exercise of right of offset as detailed in the Bank's deposit agreement if the Customer fails to pay in accordance with this Agreement.
 5. Errors and Rejections. The Bank may reject a wire transfer request for any reason or for no reason, including if the Bank receives notice that a wire transfer transmitted by the Bank has been rejected, insufficient collected funds in the Customer's account, inability to verify the authenticity of the funds transfer request in accordance with the security procedures of this Agreement, or otherwise. The Bank shall notify the Customer of the Bank's rejection of the wire transfer request by telephone, electronic message, or U.S. mail. The Bank will have no further obligation to transmit the rejected wire transfer if it complied with this agreement with respect to the original transfer request.
 6. Account Reconciliation. It is the Customer's obligation to examine the statement for any discrepancy concerning any payment order. If the Customer fails to notify the Bank of any such discrepancy within ten days after the Customer receives the

statement or other sufficient information to detect such discrepancy, the Bank shall not be liable for and the Customer shall indemnify and hold the Bank harmless from any loss of interest with respect to the payment order and any other loss which could have been avoided had the Customer given such notice. If the Customer fails to notify the Bank within ten days after receiving the statement, the Customer is precluded from any claim against the Bank.

7. Funds Transfer Method. The Bank may, at its discretion, process the wire transfer request through either the Federal Reserve Bank System or the Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.). The Bank will not be responsible for failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond the Bank's control. In addition, the Bank shall be excused from failing to accept, execute or settle with respect to a wire transfer request if such would result in the Bank exceeding any limitation upon its intraday net funds position established pursuant to present or future Federal Reserve guidelines, or otherwise the Bank violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. or state governmental regulatory authority.
8. Customer Liability. The Customer shall be liable to the Bank for and shall indemnify and hold the Bank harmless from any and all claims, causes of action, damages, expenses (including reasonable attorney's fees and other legal expenses), liabilities and other losses resulting from acts, omissions, or provision of invalid or inaccurate data by the Customer or any other person acting in the customer's behalf, including without limitation:
 - A. A breach by the Customer of any provision of this Agreement;
 - B. The Bank's debiting or crediting of the account of any person as requested by the Customer; and
 - C. The failure to act or the delay by any financial institution other than the Bank.

Any written notice to the Bank by the Customer must be hand delivered or sent by U.S. mail or express carrier to the branch listed at the bottom of this agreement.

9. Bank Liability. The Bank shall be responsible only for performing the wire transfer services provided in this Agreement and shall be liable only for its negligence or willful misconduct in performing these services. The Bank shall not be liable for acts or omissions by the Customer or any other person including, without limitation, any funds transfer system, any Federal Reserve Bank, any beneficiary's bank, and any beneficiary, none of which shall be deemed the Bank's agent. Without limitation, the Bank shall be excused from delaying or failing to act if caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, emergency conditions, strikes, or other circumstances beyond the Bank's control. In addition, the Bank shall be excused from delaying or failing to execute a transfer if it would result in the Bank's exceeding any limitation on its intraday net funds position established through Federal Reserve guidelines or if it would result in violating any present or future risk control program of the Federal Reserve or a rule or regulation of other governmental regulatory authorities. In no event shall the Bank be liable for any consequential, special, punitive, or indirect losses or damages incurred relating to this agreement including, without limitation, subsequent wrongful dishonor resulting from the Bank's acts or omissions. Any liability of the Bank for loss of interest resulting from its error or delay shall be calculated using a rate equal to the Federal Funds Rate at the Federal Reserve Bank of Dallas for the period involved. Payment will be made by crediting the appropriate account involved in the funds transfer.
10. Amendments. The Bank may amend any of the terms and conditions contained in this Agreement from time to time, including without limitation, any cutoff time, any business day, and any security procedure. Such amendments shall become effective upon receipt of notice by the Customer or such later date as may be stated in the Bank's notice to the Customer.
11. Notices, Instructions, etc. The Bank shall be entitled to rely on any written notice or other written communication believed by the Bank in good faith to be genuine and to have been signed by an authorized agent of the Customer, and any such communication shall be deemed to have been signed by such person. The names and signatures of the Customer's authorized agents are set forth at the bottom of this Agreement. The Customer may add or delete any of these authorized agents by written notice to the Bank in form and substance satisfactory to the Bank. Such notice shall be effective on the 3rd day following the day of the Bank's receipt thereof, unless otherwise specifically agreed to by the Bank.

Except as otherwise expressly provided herein, any written notice or other written communication required or permitted to be given under this Agreement shall be delivered, or sent by United States registered or certified mail, postage prepaid, or by express carrier, and, if to the Bank, addressed to the following unless another address is substituted by notice delivered or sent as provided herein. Except as otherwise expressly provided herein, any such notice shall be deemed given when received.

TexasBank
400 Fisk
Brownwood, Texas 76801
ATTN: Wire Transfer Department

and, if to the Customer, addressed to:

- 12. Data Retention. The Customer shall maintain records of each wire transfer request for 90 days following the requested transfer date and agrees to provide such records to the Bank upon request to allow reconstruction.
- 13. Term and Termination. The term of this Agreement shall begin on the day a copy of the Agreement signed by the Customer is delivered to and executed by the Bank, and shall end at 12:00 PM, local time of Bank, on the first anniversary thereof. Unless otherwise terminated by either party as set forth below, this Agreement shall renew for successive terms of one year each.

The Customer may terminate this Agreement at any time. Such termination shall be effective on the 3rd day following the day of the Bank's receipt of written notice of such termination (unless the Bank otherwise specifically agrees to earlier termination) or such later date as is specified in that notice. The Bank reserves the right to terminate this Agreement immediately upon providing written notice of such termination to the Customer.

- 14. Entire Agreement. This Agreement, together with the agreement governing the Customer's account(s) (the "Account Agreement"), is the complete and exclusive statement of the agreement between the Bank and the Customer with respect to the subject matter hereof and supersedes any prior agreement(s) between the Bank and the Customer with respect to such subject matter. In the event of any inconsistency between the terms of this Agreement and the Account Agreement, the terms of this Agreement shall govern. The Customer agrees that all transfers to or from an Account at the Bank will remain subject to and limited by any limitations on the number of transfers to or from that Account, as set forth in the Account Agreement.
- 15. Assignment. The Customer may not assign its interest or rights under this Agreement without the prior written consent of the Bank, and any purported assignment in violation of this section shall be void.
- 16. Successor and Assigns. This Agreement shall be binding upon and inure to the benefit of the parties' hereto and their respective legal representatives, successors, and permitted assigns. The Agreement is not for the benefit of any other person, and no other person shall have any right against the Bank or the Customer hereunder.
- 17. Headings. Headings used in this Agreement are for convenience only, and shall not be deemed a part of this Agreement.
- 18. Governing Law. This Agreement shall be construed in accordance with and governed by the laws of the State of Texas.
- 19. Counterparts. This Agreement may be signed in counterparts, all of which shall constitute one agreement.
- 20. Waiver. A waiver by the Bank or the Customer of any term or provision shall not be construed as a waiver of such term or provision at any other time, or of any term or provision.
- 21. Authorization. The Customer represents and warrants that the account number(s) listed below are owned entirely by the within named Customer, and are hereby authorized to be charged as instructed by the Customer for wire transfers and related fees:

| | | |
|---|---|---|
| <input checked="" type="checkbox"/> _____ | <input checked="" type="checkbox"/> _____ | <input checked="" type="checkbox"/> _____ |
| <input checked="" type="checkbox"/> _____ | <input checked="" type="checkbox"/> _____ | <input checked="" type="checkbox"/> _____ |

The Customer hereby authorizes the following individuals as authorized agents for purposes of authorizing wire transfer requests on behalf of the Customer. These agents shall remain authorized until the Customer notifies the Bank in writing of revocation of any agent's authorization. Other individuals can be authorized only by adding them to this Agreement or by completion of a new Agreement with the Bank. Changes in authorized agents by the Customer shall be effective the 3rd day following receipt of written notice or a new Agreement by the Bank.

| <u>NAME</u> <input checked="" type="checkbox"/> | <u>TITLE</u> <input checked="" type="checkbox"/> | <u>SIGNATURE</u> <input checked="" type="checkbox"/> | <u>CONTACT #</u> <input checked="" type="checkbox"/> | <u>ALTERNATE CONTACT #</u> <input checked="" type="checkbox"/> |
|---|--|--|--|--|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date set forth below.

| | | | |
|--|-----------------------|----------------|---------------|
| <input checked="" type="checkbox"/> _____ Applicant Signature | _____ Printed Name | _____ Title | _____ Date |
| _____ Applicant Signature | _____ Printed Name | _____ Title | _____ Date |
| _____ Applicant Signature | _____ Printed Name | _____ Title | _____ Date |
| _____ Applicant Signature | _____ Printed Name | _____ Title | _____ Date |

Corporate Certification (Corporate Applicants Only): I certify that I am Secretary of the Applicant and the signatures and titles set forth above are the genuine signatures and titles of persons indicated.

| | | |
|------------------------------|-----------------------|---------------|
| _____ Secretary Signature | _____ Printed Name | _____ Date |
|------------------------------|-----------------------|---------------|

| | | |
|--|-----------------------|---------------|
| _____ Bank Representative Signature | _____ Printed Name | _____ Date |
|--|-----------------------|---------------|

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK; BROWNWOOD, TX
December 31, 2022 Uniform Bank Performance Report

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InformationIntroduction

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided Summary Ratios--Page 1 as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content Income Statement \$--Page 2 of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report Noninterest Income, Expenses and Yields--Page 3 has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All Balance Sheet \$--Page 4 information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the Off Balance Sheet Items--Page 5 data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a Derivative Instruments--Page 5A federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please Derivative Analysis--Page 5B refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown Balance Sheet Percentage Composition--Page 6 herein. For questions regarding content of reports contact: Analysis of Loan Allowance and Loan Mix--Page 7
1-888-237-3111 or email: cdr.help@cdr.ffiec.gov

Financial Institution Address:

TEXASBANK

400 FISK STREET

BROWNWOOD TX

768012930

The Current Federal Regulator is:

Federal Deposit Insurance Corporation

The bank was established on: 03/07/1966

The current peer group for this bank is: 4

Insured commercial banks having assets between \$1 billion and \$3 billion

Footnotes:

Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

##One or more mergers, consolidations or purchases have occurred during one or more of the quarters listed. Consequently assets prior to the date of merger may be excluded from earnings analysis.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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| Bank Holding Company Information: | |
| FRB District / ID_RSSD | 11 / 4126225 |
| TEXAS BANC FINANCIAL CORP | |
| FORT WORTH, TX | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Summary Ratios-Page 1

Summary Ratios
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| | 12/31/2022 | | |
|--|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Earnings and Profitability | | | |
| Percent of Average Assets: | | | |
| - Interest Income (TE) | 5.10 | 3.69 | 95 |
| - Interest Expense | 0.66 | 0.40 | 85 |
| Net Interest Income (TE) | 4.44 | 3.29 | 94 |
| + Noninterest Income | 1.42 | 0.65 | 92 |
| - Noninterest Expense | 3.15 | 2.35 | 88 |
| - Pre-Provision Net Revenue (TE) | 2.72 | 1.64 | 93 |
| - Provision: Loan & Lease Losses | 0.20 | 0.09 | 84 |
| - Provision: Credit Loss Oth Assets | N/A | 0.01 | N/A |
| Pretax Operating Income (TE) | 2.52 | 1.55 | 93 |
| + Realized Gains/Losses Sec | 0.00 | -0.01 | 80 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 93 |
| Pretax Net Operating Income (TE) | 2.52 | 1.53 | 93 |
| Net Operating Income | 2.51 | 1.23 | 96 |
| Net Inc Attrib to Min Ints | 0.00 | 0.00 | 97 |
| Net Income Adjusted Sub S | 1.99 | 1.18 | 94 |
| Net Income | 2.51 | 1.23 | 96 |

| | 12/31/2020 | | |
|--|------------|------|-----|
| | BANK | PG 5 | PCT |
| | 4.04 | 3.94 | 57 |
| | 0.21 | 0.56 | 9 |
| | 3.83 | 3.36 | 83 |
| | 1.09 | 0.74 | 78 |
| | 2.73 | 2.60 | 59 |
| | 2.19 | 1.56 | 87 |
| | 0.01 | 0.21 | 6 |
| | N/A | 0.00 | N/A |
| | 2.19 | 1.33 | 92 |
| | 0.00 | 0.02 | 44 |
| | 0.00 | 0.00 | 90 |
| | 2.19 | 1.37 | 92 |
| | 2.14 | 1.15 | 95 |
| | 0.00 | 0.00 | 99 |
| | 1.73 | 1.06 | 92 |
| | 2.14 | 1.14 | 95 |

| | 12/31/2018 | | |
|--|------------|------|-----|
| | BANK | PG 5 | PCT |
| | 4.71 | 4.27 | 81 |
| | 0.31 | 0.61 | 15 |
| | 4.39 | 3.65 | 91 |
| | 1.04 | 0.71 | 79 |
| | 2.74 | 2.81 | 48 |
| | 2.70 | 1.60 | 95 |
| | 0.06 | 0.11 | 34 |
| | N/A | 0.00 | N/A |
| | 2.64 | 1.47 | 97 |
| | 0.00 | 0.00 | 74 |
| | 0.00 | 0.00 | 91 |
| | 2.64 | 1.47 | 97 |
| | 2.58 | 1.22 | 97 |
| | 0.00 | 0.00 | 98 |
| | 2.08 | 1.14 | 96 |
| | 2.58 | 1.22 | 97 |

Margin Analysis:

| | | | |
|-------------------------------------|-------|-------|----|
| Avg Earning Assets to Avg Assets | 95.14 | 95.31 | 45 |
| Avg Int-Bearing Funds to Avg Assets | 61.73 | 69.66 | 26 |
| Int Inc (TE) to Avg Earn Assets | 5.36 | 3.88 | 95 |
| Int Expense to Avg Earn Assets | 0.69 | 0.42 | 85 |
| Net Int Inc-TE to Avg Earn Assets | 4.67 | 3.46 | 94 |

| | | | |
|--|-------|-------|----|
| | 93.91 | 94.65 | 35 |
| | 52.08 | 71.26 | 4 |
| | 4.30 | 4.17 | 58 |
| | 0.22 | 0.59 | 9 |
| | 4.08 | 3.56 | 84 |

| | | | |
|--|-------|-------|----|
| | 94.31 | 94.81 | 41 |
| | 54.59 | 74.01 | 4 |
| | 4.99 | 4.51 | 81 |
| | 0.33 | 0.64 | 15 |
| | 4.66 | 3.86 | 90 |

Loan & Lease Analysis:

| | | | |
|---|----------|--------|----|
| Net Loss to Average Total LN&LS | 0.00 | 0.04 | 32 |
| Earnings Coverage of Net Losses (X) | 40.52500 | 157.42 | 99 |
| LN&LS Allowance to LN&LS Not HFS | 1.16 | 1.20 | 46 |
| LN&LS Allowance to Net Losses (X) | 16.38200 | 78.37 | 99 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 5.21 | 10.09 | 53 |
| 30-89 Days Past Due | 0.43 | 0.26 | 76 |
| Total LN&LS-90+ Days PD & Nonaccrual | 0.31 | 0.36 | 55 |
| Non-Curr Lns+OREO to Lns+OREO | 0.34 | 0.40 | 54 |

| | | | |
|--|-------|-------|-----|
| | -0.01 | 0.08 | 15 |
| | N/A | 82.90 | N/A |
| | 1.41 | 1.38 | 58 |
| | N/A | 47.74 | N/A |
| | 9.27 | 6.27 | 79 |
| | 0.30 | 0.38 | 52 |
| | 0.29 | 0.63 | 36 |
| | 0.29 | 0.76 | 30 |

| | | | |
|--|--------|-------|----|
| | 0.02 | 0.09 | 39 |
| | 168.67 | 63.03 | 85 |
| | 1.31 | 1.25 | 61 |
| | 65.79 | 34.69 | 82 |
| | 2.07 | 5.06 | 44 |
| | 0.41 | 0.49 | 51 |
| | 0.63 | 0.62 | 59 |
| | 0.65 | 0.86 | 49 |

Liquidity

| | | | |
|----------------------------------|-------|-------|----|
| Net Non Core Fund Dep New \$250M | 5.19 | 6.64 | 44 |
| Net Loans & Leases to Assets | 81.93 | 67.77 | 88 |
| Net Loans & Leases to Deposits | 95.67 | 79.31 | 81 |

| | | | |
|--|--------|-------|----|
| | -39.15 | -3.83 | 4 |
| | 57.86 | 64.51 | 30 |
| | 66.32 | 75.84 | 28 |

| | | | |
|--|-------|-------|----|
| | -3.14 | 5.20 | 23 |
| | 77.41 | 69.86 | 69 |
| | 90.27 | 83.06 | 63 |

Capitalization

| | | | |
|---------------------------------------|---------|-------|----|
| Leverage Ratio | 11.9954 | 10.00 | 86 |
| Total Capital Ratio | 16.6554 | 14.28 | 82 |
| Cash Dividends to Net Income | 16.08 | 26.38 | 35 |
| Non- | | | |
| Curr Lns+OREO to T1 Capital+Allowance | 2.29 | 2.48 | 57 |

| | | | |
|--|---------|-------|----|
| | 12.2361 | 9.99 | 87 |
| | 20.3810 | 15.84 | 87 |
| | 50.14 | 35.93 | 65 |
| | 1.34 | 4.46 | 26 |

| | | | |
|--|---------|-------|----|
| | 13.3585 | 10.65 | 89 |
| | 17.7098 | 15.53 | 75 |
| | 63.85 | 37.12 | 76 |
| | 3.55 | 5.17 | 44 |

Growth Rates

| | | | |
|-----------------------------|--------|--------|----|
| Total Assets | 137.52 | 5.99 | 99 |
| Tier 1 Capital | 134.85 | 12.64 | 99 |
| Net Loans & Leases | 271.88 | 15.51 | 99 |
| Short Term Investments | -28.88 | -41.98 | 66 |
| Short Term Non Core Funding | 623.25 | 98.87 | 96 |

| | | | |
|--|--------|--------|----|
| | 23.85 | 19.34 | 72 |
| | 8.82 | 8.67 | 62 |
| | 2.51 | 1.70 | 22 |
| | 150.14 | 109.39 | 71 |
| | 6.51 | 6.50 | 55 |

| | | | |
|--|--------|-------|----|
| | 0.54 | 5.62 | 21 |
| | 7.47 | 8.06 | 50 |
| | 3.10 | 7.48 | 28 |
| | -16.78 | 23.30 | 29 |
| | -39.63 | 8.94 | 15 |

| | | | | |
|-------------------------------|-----------|------------|---------|---------|
| Average Total Assets | 1,499,213 | [REDACTED] | 558,567 | 485,704 |
| Net Income | 37,582 | [REDACTED] | 11,967 | 12,530 |
| Number of banks in Peer Group | 502 | [REDACTED] | 1,274 | 1,184 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Income Statement \$--Page 2

Income Statement \$
 03/29/2023 02:26:47 PM

| | 12/31/2022 | 12/31/2020 | 12/31/2018 |
|---|------------|------------|------------|
| Interest and Fees on Loans | 71,904 | 19,906 | 20,251 |
| Income From Lease Financing | 0 | 0 | 0 |
| Tax-Exempt | 80 | 21 | 69 |
| Estimated Tax Benefit | 21 | 6 | 18 |
| Income on Loans & Leases (TE) | 71,925 | 19,912 | 20,269 |
| US Treas & Agency (Excl MBS) | 91 | 10 | 11 |
| Mortgage Backed Securities | 595 | 311 | 356 |
| Estimated Tax Benefit | 170 | 225 | 253 |
| All Other Securities | 639 | 906 | 951 |
| Tax-Exempt Securities Income | 639 | 845 | 951 |
| Investment Interest Income (TE) | 1,495 | 1,452 | 1,571 |
| Interest on Due From Banks | 1,951 | 597 | 794 |
| Int on Fed Funds Sold & Resales | 0 | 0 | 186 |
| Trading Account Income | N/A | N/A | N/A |
| Other Interest Income | 1,135 | 588 | 37 |
| Total Interest Income (TE) | 76,506 | 22,548 | 22,857 |
| Int on Deposits in Foreign Off | N/A | N/A | N/A |
| Interest on Domestic Deposits | 9,626 | 1,155 | 1,473 |
| Int on Fed Funds Purch & Repos | 49 | 0 | 0 |
| Int Trad Liab & Oth Borrowings | N/A | N/A | N/A |
| Int on Sub Notes & Debentures | N/A | N/A | N/A |
| Other Interest Expense | 200 | 0 | 46 |
| Total Interest Expense | 9,875 | 1,155 | 1,519 |
| Net Interest Income (TE) | 66,631 | 21,393 | 21,338 |
| Non-interest Income | 21,327 | 6,092 | 5,071 |
| Adjusted Operating Income (TE) | 87,958 | 27,485 | 26,409 |
| Non-Interest Expense | 47,242 | 15,226 | 13,319 |
| Pre-Provision Net Revenue (TE) | 40,716 | 12,259 | 13,090 |
| Provision: Loan & Lease Losses | 2,943 | 40 | 277 |
| Provision: Credit Losses Other Assets | N/A | N/A | N/A |
| Pretax Operating Income (TE) | 37,773 | 12,219 | 12,813 |
| Realized G/L Hld-to-Maturity Sec | 0 | 0 | 0 |
| Realized G/L Avail-for Sale Sec | 0 | 0 | 0 |
| Unrealized G/L Equity Securities | 0 | 0 | 0 |
| Pretax Net Operating Inc (TE) | 37,773 | 12,219 | 12,813 |
| Applicable Income Taxes | 0 | 22 | 12 |
| Current Tax Equiv Adjustment | 191 | 230 | 271 |
| Other Tax Equiv Adjustments | 0 | 0 | 0 |
| Applicable Income Taxes (TE) | 191 | 252 | 283 |
| Net Operating Income | 37,582 | 11,967 | 12,530 |
| Net Discontinued / Extraordinary Items | 0 | 0 | 0 |
| Net Inc Noncontrolling Minority Interests | 0 | 0 | 0 |
| Net Income | 37,582 | 11,967 | 12,530 |

Cash Dividends Declared
Retained Earnings
Memo: Net International Income
Memo: Interest on Time Dep Over Ins Limit

6,044
31,538
N/A
594

6,000
5,967
N/A
165

8,000
4,530
N/A
218

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Noninterest Income, Expenses and Yields-Page 3

Non Int Inc, Exp, Yields
 03/29/2023 02:26:47 PM

| | 12/31/2022 | | |
|-----------------------------------|------------|--------|-----|
| | BANK | PG 4 | PCT |
| Percent of Average Assets | 2.14 | 1.38 | 93 |
| Personnel Expense | 0.19 | 0.25 | 26 |
| Occupancy Expense | 0.82 | 0.71 | 72 |
| Other Oper Exp (Incl Intangibles) | 3.15 | 2.35 | 88 |
| Total Overhead Expense | 1.73 | 1.66 | 57 |
| Overhead Less Nonint Inc | | | |
| Other Income & Expense Ratios: | | | |
| Efficiency Ratio | 53.71 | 58.88 | 30 |
| Avg Personnel Exp Per Emp(\$/000) | 109.62 | 105.32 | 62 |
| Assets Per Employee (\$/Million) | 5.86 | 8.15 | 21 |

| | 12/31/2020 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | 1.59 | 1.53 | 58 |
| | 0.21 | 0.29 | 26 |
| | 0.93 | 0.76 | 76 |
| | 2.73 | 2.60 | 59 |
| | 1.64 | 1.81 | 36 |
| | 55.40 | 62.70 | 25 |
| | 68.80 | 88.17 | 17 |
| | 4.76 | 6.34 | 21 |

| | 12/31/2018 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | 1.62 | 1.62 | 52 |
| | 0.26 | 0.32 | 32 |
| | 0.86 | 0.84 | 56 |
| | 2.74 | 2.81 | 48 |
| | 1.70 | 2.05 | 22 |
| | 50.43 | 63.60 | 11 |
| | 66.20 | 81.16 | 20 |
| | 4.09 | 5.38 | 25 |

Yield on or Cost of:

| | | | |
|---|------|------|-----|
| Total Loan & Leases (TE) | 5.85 | 4.80 | 93 |
| Loans in Domestic Offices | 5.84 | 4.79 | 93 |
| Real Estate | 5.87 | 4.65 | 95 |
| Secured by 1-4 Fam Resi Prop | 6.83 | 4.67 | 96 |
| All Other Loans Sec Real Estate | 4.66 | 4.67 | 51 |
| Commercial & Industrial | 5.40 | 5.46 | 53 |
| Individual | 5.39 | 5.77 | 45 |
| Credit Card | N/A | 7.84 | N/A |
| Agricultural | 7.14 | 5.34 | 93 |
| Loans in Foreign Offices | N/A | 5.97 | N/A |
| Total Investment Securities (TE) | 2.70 | 2.16 | 82 |
| Total Investment Securities (Book) | 2.39 | 2.04 | 77 |
| US Treas & Agency (Excl MBS) | 2.52 | 1.65 | 87 |
| Mortgage Backed Securities | 1.83 | 1.94 | 46 |
| All Other Securities | 3.32 | 2.54 | 85 |
| Interest-Bearing Bank Balances | 1.41 | 1.28 | 59 |
| Federal Funds Sold & Resales | 0.00 | 1.30 | 14 |
| Total Interest Bearing Deposits | 1.05 | 0.53 | 91 |
| Transaction accounts | 0.17 | 0.40 | 27 |
| Other Savings Deposits | 1.20 | 0.42 | 97 |
| Time Deposits | 1.03 | 0.88 | 67 |
| Foreign Office Deposits | N/A | 0.64 | N/A |
| Federal Funds Purchased & Repos | N/A | 1.21 | N/A |
| Other Borrowed Money | N/A | 2.41 | N/A |
| Subord Notes & Debentures | N/A | 5.17 | N/A |
| Other Interest Expense | 1.57 | 2.22 | 23 |
| All Interest-Bearing Funds | 1.07 | 0.58 | 90 |
| Memo: Interest on Time Dep Over Ins Limit | 0.47 | 0.97 | 12 |

| | | | |
|--|------|------|-----|
| | 5.42 | 5.14 | 70 |
| | 5.42 | 5.13 | 71 |
| | 5.63 | 5.13 | 80 |
| | 5.31 | 5.21 | 58 |
| | 5.73 | 5.12 | 83 |
| | 3.23 | 5.12 | 4 |
| | 8.19 | 6.54 | 81 |
| | N/A | 9.52 | N/A |
| | 6.95 | 5.34 | 92 |
| | N/A | 4.13 | N/A |
| | 3.21 | 2.33 | 91 |
| | 2.71 | 2.15 | 88 |
| | 4.99 | 1.80 | 98 |
| | 1.74 | 1.94 | 32 |
| | 3.33 | 2.52 | 89 |
| | 0.54 | 0.53 | 63 |
| | N/A | 0.39 | N/A |
| | 0.40 | 0.77 | 16 |
| | 0.12 | 0.29 | 25 |
| | 0.18 | 0.37 | 20 |
| | 0.99 | 1.57 | 9 |
| | N/A | 0.15 | N/A |
| | N/A | 0.47 | N/A |
| | N/A | 1.31 | N/A |
| | N/A | 5.67 | N/A |
| | N/A | 1.38 | N/A |
| | 0.40 | 0.80 | 14 |
| | 0.55 | 1.65 | 2 |

| | | | |
|--|------|------|-----|
| | 5.55 | 5.24 | 73 |
| | 5.55 | 5.23 | 73 |
| | 5.33 | 5.11 | 70 |
| | 5.35 | 5.17 | 63 |
| | 5.32 | 5.12 | 67 |
| | 6.21 | 5.68 | 75 |
| | 8.28 | 6.47 | 83 |
| | N/A | 8.42 | N/A |
| | 6.68 | 5.61 | 89 |
| | N/A | 4.63 | N/A |
| | 3.55 | 2.55 | 93 |
| | 2.98 | 2.36 | 88 |
| | 4.98 | 1.97 | 98 |
| | 2.28 | 2.36 | 47 |
| | 3.35 | 2.69 | 82 |
| | 1.69 | 1.81 | 28 |
| | N/A | 1.74 | N/A |
| | 0.56 | 0.78 | 30 |
| | 0.31 | 0.41 | 47 |
| | 0.38 | 0.48 | 44 |
| | 0.96 | 1.32 | 18 |
| | N/A | 2.07 | N/A |
| | N/A | 1.19 | N/A |
| | N/A | 2.00 | N/A |
| | N/A | 6.68 | N/A |
| | 1.43 | 2.15 | 8 |
| | 0.57 | 0.94 | 26 |
| | 0.74 | 1.47 | 6 |

| | | | |
|--------------------------------|--|--|--------|
| Non-interest Income & Expenses | | | |
| Fiduciary Activities | | | 0 |
| Deposit Service Charges | | | 1,364 |
| Trading, Vent Cap, Securiz Inc | | | N/A |
| Inv Banking, Advisory Inc | | | 0 |
| Insurance Comm & Fees | | | 5 |
| Net Servicing Fees | | | 4,514 |
| Loan & Lse Net Gains/Loss | | | 6,047 |
| Other Net Gains/Losses | | | -119 |
| Other Non-interest Income | | | 9,516 |
| Non-interest Income | | | 21,327 |
| Personnel Expense | | | 32,118 |

| | | | |
|--|--|--|-------|
| | | | 0 |
| | | | 1,117 |
| | | | N/A |
| | | | 0 |
| | | | 5 |
| | | | 668 |
| | | | 1,326 |
| | | | 0 |
| | | | 2,976 |
| | | | 6,092 |
| | | | 8,875 |

| | | | |
|--|--|--|-------|
| | | | 0 |
| | | | 1,420 |
| | | | N/A |
| | | | 0 |
| | | | 14 |
| | | | 294 |
| | | | 533 |
| | | | 132 |
| | | | 2,678 |
| | | | 5,071 |
| | | | 7,878 |

| | | | |
|--|---------|--------|--------|
| Occupancy Expense | 2,786 | 1,176 | 1,256 |
| Goodwill Impairment | 0 | 0 | 0 |
| Other Intangible Amortiz | 0 | 0 | 0 |
| Other Oper Expend Intangibles | 12,338 | 5,175 | 4,185 |
| Non-Interest Expense | 47,242 | 15,226 | 13,319 |
| Full Service Domestic Banking Branches (#) | 13 | 9 | 9 |
| Foreign Branches (#) | 0 | 0 | 0 |
| Assets Per Domestic Office | 131,964 | 68,164 | 54,088 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Balance Sheet \$--Page 4

Balance Sheet \$
 03/29/2023 02:26:47 PM

12/31/2022

12/31/2020

12/31/2018

1 Year

| | 12/31/2022 | 12/31/2020 | 12/31/2018 | 1 Year |
|---------------------------------------|------------|------------|------------|---------|
| Assets: | | | | |
| Real Estate Loans | 1,365,312 | 308,344 | 349,477 | 290.39 |
| Commercial Loans | 43,863 | 41,910 | 16,132 | 82.34 |
| Individual Loans | 6,618 | 6,045 | 8,062 | 14.08 |
| Agricultural Loans | 1,975 | 2,870 | 5,770 | -4.87 |
| Other Loans & Leases | 4,149 | 839 | 2,407 | 198.92 |
| LN&LS Allowance | 16,382 | 5,071 | 5,000 | 221.22 |
| Unearned Income | 0 | 0 | 0 | N/A |
| Net Loans & Leases | 1,405,536 | 354,937 | 376,848 | 271.88 |
| U.S. Treasury & Agency Securities | 32,085 | 12,540 | 13,992 | 67.69 |
| Municipal Securities | 25,248 | 19,458 | 29,570 | 31.76 |
| Foreign Debt Securities | 0 | 0 | 0 | N/A |
| All Other Securities | 24,050 | 14,779 | 0 | 20.12 |
| HTM Securities Allowance | N/A | N/A | N/A | N/A |
| Interest-Bearing Bank Balances | 176,342 | 182,560 | 38,259 | -28.92 |
| Federal Funds Sold & Resales | 0 | 0 | 0 | N/A |
| Trading Account Assets | 0 | 0 | 0 | N/A |
| Total Investments | 257,725 | 229,337 | 81,821 | -15.88 |
| Total Earning Assets | 1,663,261 | 584,274 | 458,669 | 143.04 |
| Nonint Cash & Due From Banks | 14,305 | 11,389 | 10,577 | -31.89 |
| Premises, Fix Assts, Cap Leases | 11,309 | 4,027 | 4,104 | 156.56 |
| Other Real Estate Owned | 378 | 0 | 76 | N/A |
| Dir & Indir Inv RE Ventures | 0 | 0 | 0 | N/A |
| Inv in Unconsolidated Subs | 0 | 0 | 0 | N/A |
| Acceptances & Oth Assets | 26,277 | 13,785 | 13,364 | 110.25 |
| Total Assets | 1,715,530 | 613,475 | 486,790 | 137.52 |
| Average Assets During Quarter | 1,613,436 | 603,276 | 489,739 | 128.25 |
| Liabilities: | | | | |
| Demand Deposits | 439,852 | 55,005 | 36,094 | 67.41 |
| All Now & ATS Accounts | 0 | 8,184 | 7,559 | -100.00 |
| Money Market Deposit Accounts | 628,779 | 132,255 | 98,557 | 280.46 |
| Other savings Deposits | 99,794 | 266,597 | 196,545 | 22.66 |
| Time Deps At Or Below Insurance Limit | 217,273 | 47,511 | 52,754 | 392.62 |
| Less: Fully Insured Brokered Deposits | 120,258 | 0 | 0 | N/A |
| Core Deposits | 1,285,440 | 509,552 | 391,509 | 107.49 |
| Fully Insured Brokered Deposits | 120,258 | 0 | 0 | N/A |
| Time Deps Above Insurance Limit | 83,464 | 25,615 | 25,959 | 227.14 |
| Deposits in Foreign Offices | N/A | N/A | N/A | N/A |
| Total Deposits | 1,469,162 | 535,168 | 417,468 | 131.22 |
| Federal Funds Purch & Resale | 0 | 0 | 0 | N/A |
| Fed Home Loan Bor Mat < 1 Year | 40,000 | 0 | 0 | N/A |
| Fed Home Loan Bor Mat > 1 Year | 10,000 | 0 | 0 | N/A |
| Oth Borrowing Mat < 1 Year | 0 | 0 | 0 | N/A |
| Oth Borrowing Mat > 1 Year | 0 | 0 | 0 | N/A |
| Subordinated Notes & Debentures | 0 | 0 | 0 | N/A |
| Acceptances & Other Liabilities | 7,533 | 2,887 | 2,780 | 151.94 |
| Total Liabilities (Incl Mortg) | 1,526,695 | 538,055 | 420,248 | 139.15 |
| Total Bank Capital & Min Int | 188,835 | 75,420 | 66,543 | 125.18 |
| Total Liabilities & Capital | 1,715,530 | 613,475 | 486,791 | 137.52 |

Memoranda:
 Officers, Shareholder Loans (#) 0

1

2

| | | | | |
|----------------------------------|-----------|---------|---------|--------|
| Officers, Shareholder Loans (\$) | 477 | 2,177 | 2,303 | -18.32 |
| Held-to-Maturity Securities | 49,298 | 34,237 | 29,570 | 25.81 |
| Available-for-Sale Securities | 32,085 | 12,540 | 13,992 | 67.69 |
| All Brokered Deposits | 120,258 | 0 | 0 | N/A |
| LN&S in Foreign Offices | N/A | N/A | N/A | N/A |
| Loans Held for Sale | 8,925 | 0 | 0 | N/A |
| Loans not Held for Sale | 1,412,993 | 360,008 | 381,848 | 268.88 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Off Balance Sheet Items-Page 5

Off Balance Sheet Items
 03/29/2023 02:26:47 PM

| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | | 1 Year |
|--|------------|---------|-----|------------|---------|-----|------------|--------|----------|--------|
| | BANK PG 4 | PCT | | BANK PG 5 | PCT | | BANK PG 5 | PCT | | |
| Outstanding (% of Total Assets) | 0.00 | 1.76 | 9 | 0.00 | 1.27 | 15 | 0.00 | 1.52 | 13 | |
| Home Equity (1-4 Family) | 0.00 | 0.17 | 67 | 0.00 | 0.09 | 77 | 0.00 | 0.13 | 74 | |
| Credit Card | 9.60 | 5.62 | 81 | 10.23 | 3.15 | 95 | 12.26 | 3.60 | 97 | |
| Commercial RE Secured by RE | 2.52 | 1.29 | 78 | 0.13 | 0.99 | 19 | 2.20 | 1.01 | 81 | |
| 1-4 Family Residential | 7.08 | 4.09 | 83 | 10.10 | 1.82 | 99 | 10.06 | 2.34 | 98 | |
| Comm'l RE, Oth Const & Land | 0.00 | 0.02 | 81 | 0.00 | 0.00 | 90 | 0.00 | 0.01 | 89 | |
| Commercial RE Not Secured by RE | 4.58 | 7.29 | 31 | 4.54 | 5.99 | 41 | 3.99 | 6.23 | 30 | |
| All Other | 14.18 | 16.26 | 39 | 14.78 | 11.33 | 74 | 16.25 | 12.38 | 76 | |
| Total LN&LS Commitments | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A | |
| Securities Underwriting | | | | | | | | | | |
| Standby Letters of Credit | 0.09 | 0.30 | 26 | 0.01 | 0.21 | 17 | 0.13 | 0.27 | 37 | |
| Amount Conveyed to Others | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | |
| Commercial Letters of Credit | 0.00 | 0.00 | 88 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 88 | |
| Assets Securitized or Sold w/Rec | 0.00 | 0.22 | 70 | 0.07 | 0.51 | 79 | 0.44 | 0.47 | 81 | |
| Amount of Recourse Exposure | N/A | 0.03 | N/A | N/A | 0.03 | N/A | N/A | 0.03 | N/A | |
| Credit Derivatives Bank as Guarantor | N/A | 0.02 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A | |
| Credit Derivatives Bank as Beneficiary | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | |
| All Oth Off-Balance Sheet Items | 6.42 | 0.56 | 94 | 4.08 | 0.59 | 88 | 0.00 | 0.47 | 78 | |
| Off-Balance Sheet Items | 20.70 | 18.67 | 59 | 18.93 | 13.99 | 75 | 16.83 | 14.97 | 63 | |
| Outstanding (\$000) | | | | | | | | | | |
| Home Equity (1-4 Family) | | 0 | 0 | | 0 | 0 | | 0 | 0 | |
| Credit Card | | 0 | 0 | | 0 | 0 | | 0 | 0 | |
| Commercial RE Secured by RE | | 164,727 | | | 62,770 | | | 59,672 | 53,67 | |
| 1-4 Family Residential | | 43,314 | | | 819 | | | 10,687 | 464,35 | |
| Commercial RE, Oth Const & Land | | 121,413 | | | 61,951 | | | 48,985 | 22,00 | |
| Commercial RE Not Secured by RE | | 0 | | | 0 | | | 0 | N/A | |
| All Other | | 78,618 | | | 27,876 | | | 19,435 | 222,99 | |
| Securities Underwriting | | N/A | | | N/A | | | N/A | N/A | |
| Memo: Unused Commit w/mat GT 1 YR | | 189,289 | | | 67,827 | | | 53,663 | 90,09 | |
| Standby Letters of Credit | | 1,621 | | | 71 | | | 638 | 2,647,46 | |
| Amount Conveyed to Others | | N/A | | | N/A | | | N/A | N/A | |
| Commercial Letters of Credit | | 0 | | | 0 | | | 0 | N/A | |
| Assets Securitized or Sold w/Recourse | | 0 | | | 424 | | | 2,163 | -100,00 | |
| Amount of Recourse Exposure | | N/A | | | N/A | | | N/A | N/A | |
| Credit Derivatives Bank as Guarantor | | N/A | | | N/A | | | N/A | N/A | |
| Credit Derivatives Bank as Beneficiary | | N/A | | | N/A | | | N/A | N/A | |
| All Oth Off-Balance Sheet Items | | 110,200 | | | 25,000 | | | 0 | 144,89 | |
| Off-Balance Sheet Items | | 355,166 | | | 116,141 | | | 81,908 | 99,38 | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232866
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Derivative Instruments--Page 5A

Derivative Instruments
 03/29/2023 02:26:47 PM

| | 12/31/2022 | 12/31/2020 | 12/31/2018 |
|---|------------|------------|------------|
| Notional Amount (\$000) | | | |
| Derivative Contracts | 8,716 | 13,476 | 4,101 |
| Interest Rate Contracts | 8,716 | 13,476 | 3,343 |
| Other Derivative Contracts | 0 | 0 | 758 |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Derivatives Position | | | |
| Future and Forwards | N/A | N/A | N/A |
| Written Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Purchased Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Swaps | N/A | N/A | N/A |
| Held-for-Trading | | | |
| Interest Rate Contracts | 0 | 6,738 | 2,051 |
| Other Derivative Contracts | 0 | 6,738 | 1,293 |
| Foreign Exchange Contracts | 0 | 0 | 758 |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Non-Traded | 8,716 | 6,738 | 2,050 |
| Interest Rate Contracts | 8,716 | 6,738 | 2,050 |
| Other Derivative Contracts | 0 | 0 | 0 |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Memo: Marked-to-Market | N/A | N/A | N/A |
| Derivative Contracts (RBC Def) | | | |
| One Year or Less | 0 | 0 | 0 |
| Over 1 Year to 5 Years | 0 | 0 | 0 |
| Over 5 Years | 0 | 0 | 0 |
| Gross Negative Fair Value | N/A | N/A | N/A |
| Gross Positive Fair Value | N/A | N/A | N/A |
| Held-for-Trading | N/A | N/A | N/A |
| Non-Traded | N/A | N/A | N/A |
| Memo: Marked-to-Market | N/A | N/A | N/A |
| Current Credit Exposure All Derivatives | 0 | 0 | 0 |
| Credit Losses Off_BS Derivatives | N/A | N/A | N/A |
| Past Due Derivatives Instruments: | | | |
| Fair Value Carried as Assets | N/A | N/A | N/A |
| Impact Nontraded Derivatives Contracts: | | | |
| Increase (Decr) in Interest Inc | N/A | N/A | N/A |
| Increase (Decr) in Interest Exp | N/A | N/A | N/A |
| Increase (Decr) in Nonint ALLOC | N/A | N/A | N/A |
| Increase (Decr) in Net Income | N/A | N/A | N/A |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Derivative Analysis--Page 58

Derivative Analysis
 03/29/2023 02:26:47 PM

| Percent of Notional Amounts | 12/31/2022 | | |
|------------------------------|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Interest Rate Contracts | 100.00 | 99.00 | 99 |
| Other Derivative Contracts | 0.00 | 0.01 | 93 |
| Foreign Exchange Contracts | N/A | 0.81 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.07 | N/A |

| | 12/31/2020 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | 100.00 | 98.07 | 99 |
| | 0.00 | 1.93 | 96 |
| | N/A | 0.00 | N/A |
| | N/A | 0.93 | N/A |

| | 12/31/2018 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | 81.52 | 97.43 | 3 |
| | 18.48 | 2.57 | 96 |
| | N/A | 0.07 | N/A |
| | N/A | 0.70 | N/A |

| Derivatives Position | 12/31/2022 | | |
|----------------------|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Futures and Forwards | N/A | 12.45 | N/A |
| Written Options | N/A | 15.54 | N/A |
| Exchange Traded | N/A | 0.00 | N/A |
| Over-the-Counter | N/A | 15.54 | N/A |
| Purchased Options | N/A | 2.22 | N/A |
| Exchange Traded | N/A | 0.00 | N/A |
| Over-the-Counter | N/A | 2.22 | N/A |
| Swaps | N/A | 30.78 | N/A |

| | 12/31/2020 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | N/A | 20.73 | N/A |
| | N/A | 22.12 | N/A |
| | N/A | 0.93 | N/A |
| | N/A | 21.88 | N/A |
| | N/A | 0.04 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.04 | N/A |
| | N/A | 11.96 | N/A |

| | 12/31/2018 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| | N/A | 19.80 | N/A |
| | N/A | 25.28 | N/A |
| | N/A | 0.82 | N/A |
| | N/A | 24.93 | N/A |
| | N/A | 0.01 | N/A |
| | N/A | 0.08 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 12.10 | N/A |

| | | | |
|------------------------------|--------|-------|-----|
| Held-for-Trading | 0.00 | 5.96 | 81 |
| Interest Rate Contracts | 0.00 | 5.91 | 82 |
| Other Derivative Contracts | 0.00 | 0.75 | 98 |
| Foreign Exchange Contracts | N/A | 0.00 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.00 | N/A |
| Non-Traded | 100.00 | 20.40 | 99 |
| Interest Rate Contracts | 100.00 | 26.99 | 99 |
| Other Derivative Contracts | 0.00 | 0.00 | 94 |
| Foreign Exchange Contracts | N/A | 0.81 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.07 | N/A |
| Memor. Marked-to-Market | N/A | 22.95 | N/A |

| | | | |
|--|-------|-------|-----|
| | 50.00 | 2.66 | 89 |
| | 50.00 | 2.65 | 90 |
| | 0.00 | 0.25 | 99 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 50.00 | 20.62 | 10 |
| | 50.00 | 23.97 | 12 |
| | 0.00 | 1.68 | 97 |
| | N/A | 0.00 | N/A |
| | N/A | 0.93 | N/A |
| | N/A | 20.14 | N/A |

| | | | |
|--|-------|-------|-----|
| | 50.01 | 3.01 | 88 |
| | 31.53 | 2.95 | 88 |
| | 18.48 | 0.31 | 99 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 49.99 | 13.35 | 11 |
| | 49.99 | 17.70 | 13 |
| | 0.00 | 2.26 | 96 |
| | N/A | 0.07 | N/A |
| | N/A | 0.70 | N/A |
| | N/A | 14.62 | N/A |

| | | | |
|--------------------------------|------|-------|----|
| Derivative Contracts (RBC Def) | 0.00 | 37.70 | 25 |
| One Year or Less | 0.00 | 10.47 | 56 |
| Over 1 Year to 5 Years | 0.00 | 13.17 | 60 |
| Over 5 Years | 0.00 | 22.32 | 56 |

| | | | |
|--|------|-------|----|
| | 0.00 | 24.50 | 38 |
| | 0.00 | 12.32 | 59 |
| | 0.00 | 3.84 | 80 |
| | 0.00 | 11.59 | 73 |

| | | | |
|--|------|-------|----|
| | 0.00 | 27.82 | 31 |
| | 0.00 | 13.82 | 53 |
| | 0.00 | 3.93 | 80 |
| | 0.00 | 11.21 | 75 |

| | | | |
|---------------------------|-----|------|-----|
| Gross Negative Fair Value | N/A | 1.60 | N/A |
| Gross Positive Fair Value | N/A | 2.33 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 1.20 | N/A |
| | N/A | 1.03 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 0.33 | N/A |
| | N/A | 0.72 | N/A |

| By Tier 1 Capital: | | | |
|-------------------------------|------|------|-----|
| Gross Negative Fair Value (x) | N/A | 0.01 | N/A |
| Gross Positive Fair Value (x) | N/A | 0.01 | N/A |
| Held-for-Trading (x) | 0.00 | 0.00 | 90 |
| Non-Traded (x) | 0.05 | 0.08 | 70 |
| Non-Traded Marked-to-Mkt(x) | N/A | 0.14 | N/A |
| Current Credit Exposure (x) | 0.00 | 0.00 | 76 |
| Credit Losses on Derivatives | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 0.09 | 0.01 | 97 |
| | 0.09 | 0.07 | 78 |
| | N/A | 0.13 | N/A |
| | 0.00 | 0.00 | 92 |
| | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 0.03 | 0.01 | 96 |
| | 0.03 | 0.03 | 79 |
| | N/A | 0.04 | N/A |
| | 0.00 | 0.00 | 91 |
| | N/A | 0.00 | N/A |

| | | | |
|----------------------------------|-----|------|-----|
| Past Due Derivative Instruments: | N/A | 0.00 | N/A |
| Fair Value Carried as Assets | N/A | 0.00 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 0.00 | N/A |
|--|-----|------|-----|

| | | | |
|--|-----|------|-----|
| | N/A | 0.00 | N/A |
|--|-----|------|-----|

| Other Ratios: | | | |
|---|------|------|-----|
| Cur Credit Exposure/Risk WT AST | 0.00 | 0.04 | 76 |
| Credit Losses on Derivatives/CR Allow | N/A | 0.00 | N/A |
| Impact Nontraded Derivatives Contracts: | | | |
| Incr(Dec) Interest Inc/Net Inc | N/A | 0.00 | N/A |
| Incr(Dec) Interest Exp/Net Inc | N/A | 0.00 | N/A |
| Incr(Dec) Nonint ALLOC/Net Inc | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | 0.00 | 0.00 | 92 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | 0.00 | 0.00 | 91 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |

Incr(Dec) Net Income/Net Inc

N/A

0.00

N/A

[REDACTED]

N/A

0.00

N/A

[REDACTED]

N/A

0.00

N/A

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Balance Sheet Percentage Composition--Page 6

Balance Sheet %
 03/29/2023 02:26:47 PM

| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|---------------------------------------|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Average Assets | | | | | | | | | |
| Loans Held For Sale | 0.73 | 0.12 | 91 | 0.00 | 0.23 | 50 | 0.00 | 0.11 | 45 |
| Loans Not Held For Sale | 82.21 | 65.25 | 91 | 65.61 | 67.35 | 41 | 76.93 | 69.89 | 67 |
| Less: LN&LS Allowance | 0.98 | 0.80 | 78 | 0.91 | 0.86 | 59 | 1.00 | 0.87 | 72 |
| Net Loans & Leases | 81.95 | 64.87 | 92 | 64.71 | 67.21 | 38 | 75.93 | 69.47 | 66 |
| Interest-Bearing Bank Balances | 9.64 | 6.59 | 73 | 19.54 | 7.84 | 93 | 9.49 | 4.48 | 84 |
| Federal Funds Sold & Resales | 0.00 | 0.18 | 55 | 0.90 | 0.73 | 70 | 0.00 | 0.35 | 48 |
| Trading Account Assets | 0.00 | 0.00 | 90 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 96 |
| Held-to-Maturity Securities | 2.89 | 1.72 | 75 | 6.58 | 0.39 | 94 | 5.84 | 0.66 | 91 |
| HTM Securities Allowance | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Available-for-Sale Securities | 2.16 | 17.91 | 6 | 2.92 | 15.30 | 13 | 3.18 | 16.06 | 11 |
| Marketable Equity Sec at FV | 0.00 | 0.02 | 65 | 0.00 | 0.01 | 81 | 0.00 | 0.01 | 79 |
| Total Earning Assets | 96.64 | 93.86 | 93 | 94.64 | 93.82 | 64 | 94.44 | 93.35 | 67 |
| Nonint Cash & Due From Banks | 0.93 | 1.18 | 34 | 2.16 | 1.57 | 78 | 2.03 | 1.59 | 73 |
| Premises, Fix Ass'ts & Cap Leases | 0.74 | 1.34 | 18 | 0.75 | 1.55 | 19 | 0.86 | 1.64 | 21 |
| Other Real Estate Owned | 0.02 | 0.02 | 72 | 0.00 | 0.07 | 31 | 0.01 | 0.12 | 30 |
| Dir & Indir Inv RE Ventures | 0.00 | 0.00 | 92 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 96 |
| Inv in Unconsolidated Subs | 0.00 | 0.00 | 85 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 89 |
| Acceptances & Other Assets | 1.67 | 3.42 | 10 | 2.45 | 2.74 | 40 | 2.67 | 3.03 | 39 |
| Total Non-Earning Assets | 3.36 | 6.14 | 6 | 5.36 | 6.19 | 35 | 5.56 | 6.65 | 32 |
| Total Assets | 100.00 | 100.00 | 97 | 100.00 | 100.00 | 92 | 100.00 | 100.00 | 94 |
| Standby Letters of Credit | 0.04 | 0.29 | 14 | 0.01 | 0.23 | 14 | 0.13 | 0.28 | 36 |
| Liabilities | | | | | | | | | |
| Demand Deposits | 27.68 | 22.03 | 66 | 8.77 | 17.67 | 24 | 8.05 | 13.97 | 34 |
| All NOW & ATS Accounts | 1.05 | 7.72 | 22 | 1.29 | 8.55 | 14 | 1.51 | 7.88 | 14 |
| Money Market Deposit Accounts | 31.57 | 21.62 | 77 | 19.76 | 15.86 | 67 | 19.36 | 17.33 | 63 |
| Other Savings Deposits | 6.46 | 16.19 | 27 | 42.90 | 15.59 | 88 | 39.70 | 17.83 | 82 |
| Time Deps At or Below Insurance Limit | 11.78 | 9.43 | 70 | 8.82 | 16.27 | 19 | 10.91 | 17.61 | 23 |
| Less: Fully Insured Brokered Deposits | 4.25 | 1.36 | 83 | 0.00 | 0.99 | 56 | 0.00 | 1.82 | 39 |
| Core Deposits | 74.28 | 81.17 | 17 | 81.53 | 77.67 | 64 | 79.53 | 76.98 | 58 |
| Fully Insured Brokered Deposits | 4.25 | 1.36 | 83 | 0.00 | 0.99 | 56 | 0.00 | 1.82 | 39 |
| Time Deps Above Insurance Limit | 7.56 | 3.44 | 88 | 5.13 | 5.01 | 57 | 5.82 | 4.79 | 68 |
| Deposits in Foreign Offices | N/A | 7.00 | N/A | N/A | 0.04 | N/A | N/A | 0.56 | N/A |
| Total Deposits | 86.10 | 86.98 | 36 | 86.67 | 84.68 | 62 | 85.35 | 84.67 | 50 |
| Federal Funds Purch & Repos | 0.00 | 0.51 | 53 | 0.00 | 0.34 | 64 | 0.00 | 0.59 | 48 |
| Total Fed Home Loan Borrowings | 2.19 | 1.73 | 65 | 0.00 | 2.11 | 29 | 0.82 | 2.57 | 39 |
| Total Other Borrowings | 0.00 | 0.06 | 66 | 0.00 | 0.30 | 68 | 0.00 | 0.01 | 86 |
| Memo: Sht Ter N Core Funding | 8.89 | 6.27 | 72 | 4.67 | 6.30 | 41 | 6.10 | 7.61 | 45 |
| Subordinated Notes & Debentures | 0.00 | 0.01 | 98 | 0.00 | 0.01 | 98 | 0.00 | 0.01 | 98 |
| Acceptances & Other Liabilities | 0.40 | 0.73 | 19 | 0.62 | 0.64 | 55 | 0.58 | 0.57 | 58 |
| Total Liabilities (Incl Mortg) | 88.68 | 90.90 | 14 | 87.29 | 89.30 | 16 | 86.76 | 89.38 | 11 |
| Total Bank Capital & Min Int | 11.32 | 9.10 | 85 | 12.71 | 10.70 | 83 | 13.24 | 10.62 | 88 |
| Total Liabilities & Capital | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 94 | 100.00 | 100.00 | 95 |
| Memo: All Brokered Deposits | 5.23 | 1.59 | 84 | 0.00 | 1.24 | 52 | 0.00 | 2.16 | 36 |
| Insured Brokered Deposits | 4.25 | 1.36 | 83 | 0.00 | 0.99 | 56 | 0.00 | 1.82 | 39 |

Loans HFS as a % Loans

0.88

0.19

89

0.00

0.34

50

0.00

0.15

45

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Analysis of Loan Allowance and Loan Mix--Page 7

Allowance & Loan Mix-a
 03/29/2023 02:26:47 PM

| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|---|------------|--------|-------|------------|-------|-------|------------|-------|-------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Analysis Ratios | | | | | | | | | |
| Loss Provision to Average Assets | 0.20 | 0.09 | 84 | 0.01 | 0.21 | 6 | 0.06 | 0.11 | 34 |
| Recoveries to Prior Credit Loss | 286.89 | 95.51 | 88 | 83.70 | 53.05 | 79 | 5.72 | 58.49 | 12 |
| Net Loss to Average Total LN&LS | 0.00 | 0.04 | 32 | -0.01 | 0.08 | 15 | 0.02 | 0.09 | 39 |
| Gross Loss to Average Total LN&LS | 0.01 | 0.07 | 26 | 0.02 | 0.11 | 30 | 0.03 | 0.13 | 26 |
| Recoveries to Average Total LN&LS | 0.01 | 0.03 | 38 | 0.03 | 0.03 | 59 | 0.01 | 0.05 | 23 |
| LN&LS Allowance to LN&LS Not HFS | 1.16 | 1.20 | 46 | 1.41 | 1.38 | 58 | 1.31 | 1.25 | 61 |
| LN&LS Allowance to Total LN&LS | 1.15 | 1.20 | 45 | 1.41 | 1.36 | 59 | 1.31 | 1.25 | 61 |
| LN&LS Allowance to Net Losses (X) | 16,382.00 | 78.37 | 99 | N/A | 47.74 | N/A | 65.79 | 34.69 | 82 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 5.21 | 10.09 | 53 | 9.27 | 6.27 | 79 | 2.07 | 5.06 | 44 |
| Earnings Coverage of Net Losses (X) | 40,525.00 | 157.42 | 99 | N/A | 82.90 | N/A | 168.67 | 63.03 | 85 |
| Net Losses by Type of LN&LS | | | | | | | | | |
| Real Estate Loans | -0.01 | 0.00 | 26 | -0.02 | 0.03 | 13 | 0.00 | 0.02 | 50 |
| Construction & Land Development | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 91 | 0.00 | -0.01 | 86 |
| 1-4 Family Construction | 0.00 | 0.00 | 94 | 0.00 | 0.02 | 96 | 0.00 | 0.00 | 94 |
| Other Construction & Land | 0.00 | -0.03 | 95 | 0.00 | 0.00 | 94 | 0.00 | -0.01 | 90 |
| Secured by Farmland | 0.00 | -0.01 | 95 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 92 |
| 1-4 Family Residential Loans | 0.00 | 0.00 | 48 | -0.01 | 0.01 | 23 | 0.00 | 0.03 | 24 |
| Home Equity Loans | N/A | -0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A |
| 1-4 Family 1st Lien Loans | 0.00 | 0.00 | 38 | -0.01 | 0.01 | 18 | 0.00 | 0.02 | 19 |
| 1-4 Family Jr Lien Loans | 0.00 | -0.05 | 94 | 0.00 | -0.02 | 91 | 0.00 | 0.00 | 85 |
| Multifamily Loans | 0.00 | 0.01 | 98 | 0.00 | 0.02 | 98 | 0.00 | 0.03 | 97 |
| Non-Farm Non-Residential Mtg | -0.03 | 0.00 | 12 | -0.03 | 0.03 | 8 | 0.01 | 0.02 | 72 |
| Owner Occupied Nonfarm Nonresidential | 0.00 | 0.00 | 84 | 0.00 | 0.02 | 80 | 0.00 | 0.02 | 77 |
| Other Nonfarm Nonresidential | -0.04 | 0.00 | 7 | -0.03 | 0.01 | 5 | 0.01 | 0.01 | 85 |
| RE Loans in Foreign Offices | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Agricultural Loans | 0.00 | 0.00 | 86 | 0.00 | 0.02 | 83 | 0.00 | 0.02 | 84 |
| Commercial and Industrial Loans | 0.01 | 0.08 | 51 | -0.08 | 0.13 | 9 | 0.00 | 0.20 | 46 |
| Loans to Individuals | 1.29 | 0.47 | 85 | 0.84 | 0.28 | 85 | 0.74 | 0.37 | 78 |
| Credit Card Plans | N/A | 1.20 | N/A | N/A | 1.09 | N/A | N/A | 1.38 | N/A |
| Auto Loans | 0.00 | 0.08 | 60 | 0.06 | 0.11 | 67 | 0.16 | 0.14 | 69 |
| Non-Depository, Other & Muni Loans | 0.00 | 0.39 | 63 | 0.00 | 0.37 | 72 | 0.00 | 0.57 | 68 |
| Financial Institution Loans | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Loans to Foreign Governments | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Leases to Individuals | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases | N/A | 0.03 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Comm'l Real Estate | N/A | -0.01 | N/A | N/A | 0.05 | N/A | N/A | 0.26 | N/A |
| Change: Loan Allowance (\$'000) | | | | | | | | | |
| Beginning Balance | | | 5,099 | | | 5,000 | | | 4,799 |
| Gross Credit Losses | | | 176 | | | 82 | | | 110 |
| Memo: Loans HFS Write-down | | | 0 | | | 0 | | | 0 |
| Recoveries | | | 175 | | | 113 | | | 34 |
| Net Credit Losses | | | 1 | | | -31 | | | 76 |
| Provision: Loan & Lease Losses | | | 2,943 | | | 40 | | | 277 |
| Other Adjustments | | | 8,341 | | | 0 | | | 0 |

LN&LS Allowance

Average Total Loans & Leases

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

| | | | | |
|-----------|------------|---------|------------|---------|
| 16,382 | [REDACTED] | 5,071 | [REDACTED] | 5,000 |
| 1,230,329 | [REDACTED] | 367,459 | [REDACTED] | 364,959 |

FDIC Certificate # 19559 FRB District/ID_RSSD 11 / 232856 TEXASBANK: BROWNWOOD, TX Allowance & Loan Mix-b
 OCC Charter # 0 County: BROWN Analysis of Loan Allowance and Loan Mix--Page 7A 03/29/2023 02:26:47 PM
 Public Report

| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|---|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan Mix, % Average Gross LN&LS | 95.97 | 77.33 | 96 | 86.42 | 72.85 | 88 | 91.72 | 76.91 | 92 |
| Real Estate Loans | 15.30 | 8.78 | 85 | 13.12 | 6.78 | 87 | 15.02 | 7.27 | 91 |
| Construction & Development | 4.18 | 2.18 | 79 | 0.88 | 2.19 | 29 | 0.80 | 2.28 | 26 |
| 1-4 Family Construction | 11.12 | 6.26 | 87 | 12.23 | 4.39 | 95 | 14.21 | 4.78 | 97 |
| Other Const & Land Development | 3.57 | 3.21 | 64 | 3.04 | 5.99 | 49 | 3.36 | 5.38 | 53 |
| Secured by Farmland | 51.27 | 19.59 | 96 | 19.83 | 23.12 | 44 | 22.29 | 24.50 | 47 |
| 1-4 Family Residential | 0.00 | 1.87 | 6 | 0.00 | 1.86 | 13 | 0.00 | 2.39 | 10 |
| Home Equity Loans | 51.02 | 16.76 | 97 | 19.44 | 20.02 | 52 | 21.93 | 20.62 | 57 |
| 1-4 Family 1st Lien Loans | 0.26 | 0.39 | 42 | 0.39 | 0.59 | 41 | 0.36 | 0.74 | 33 |
| 1-4 Family Jr Lien Loans | 1.78 | 5.05 | 17 | 1.98 | 3.07 | 42 | 2.76 | 3.48 | 48 |
| Multifamily | 24.05 | 35.32 | 18 | 48.46 | 29.08 | 90 | 48.29 | 31.39 | 87 |
| Non-Farm Non-Residential | 7.30 | 13.93 | 15 | 9.33 | 13.64 | 29 | 9.57 | 14.75 | 25 |
| Owner Occupied Non-Farm Non-Residential | 16.75 | 20.73 | 37 | 39.12 | 14.81 | 97 | 38.72 | 16.04 | 96 |
| RE Loans in Foreign Offices | N/A | 1.65 | N/A | N/A | 0.45 | N/A | N/A | 0.60 | N/A |
| Financial Institution Loans | 0.00 | 0.00 | 93 | 0.00 | 0.06 | 95 | 0.00 | 0.00 | 93 |
| Agricultural Loans | 0.16 | 1.38 | 50 | 0.81 | 3.30 | 51 | 1.44 | 3.07 | 59 |
| Commercial & Industrial Loans | 3.07 | 14.16 | 4 | 10.72 | 16.78 | 23 | 3.82 | 12.85 | 6 |
| Loans to Individuals | 0.52 | 2.67 | 25 | 1.74 | 2.83 | 46 | 2.32 | 2.97 | 55 |
| Credit Card Loans | 0.00 | 0.04 | 70 | 0.00 | 0.03 | 78 | 0.00 | 0.04 | 74 |
| Auto Loans | 0.24 | 0.62 | 49 | 0.85 | 0.92 | 61 | 1.33 | 0.89 | 73 |
| Municipal Loans | 0.27 | 0.66 | 51 | 0.30 | 0.50 | 57 | 0.69 | 0.58 | 68 |
| Non-Depository and Other | 0.01 | 0.42 | 18 | 0.01 | 0.21 | 31 | 0.02 | 0.24 | 28 |
| Loans to Foreign Governments | N/A | 0.04 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing Receivables | 0.00 | 0.07 | 77 | 0.00 | 0.04 | 81 | 0.00 | 0.05 | 79 |
| Leases to Individuals | N/A | 0.09 | N/A | N/A | 0.08 | N/A | N/A | 0.00 | N/A |
| All Other Leases | N/A | 0.15 | N/A | N/A | 0.03 | N/A | N/A | 0.03 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Comm'l Real Est | 0.00 | 0.20 | 57 | 0.00 | 0.08 | 76 | 0.00 | 0.10 | 73 |
| Foreign Office Loans & Leases | 0.00 | 0.05 | 99 | 0.00 | 0.01 | 99 | 0.00 | 0.03 | 99 |
| Memorandum (% of Avg Tot Loans): | | | | | | | | | |
| Loans & Lease Commitments | 17.62 | 24.89 | 22 | 24.49 | 17.65 | 80 | 21.02 | 18.10 | 67 |
| Officer, Shareholder Loans | 0.03 | 1.00 | 14 | 0.59 | 1.19 | 40 | 0.61 | 1.35 | 38 |
| Officer, Shareholder Loans to Assets | 0.03 | 0.63 | 14 | 0.35 | 0.75 | 39 | 0.47 | 0.91 | 40 |
| Other Real Estate Owned % Assets | | | | | | | | | |
| Construction & Land Development | 0.01 | 0.00 | 84 | 0.00 | 0.01 | 69 | 0.00 | 0.03 | 58 |
| Farmland | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 91 |
| 1-4 Family | 0.02 | 0.00 | 95 | 0.00 | 0.01 | 52 | 0.00 | 0.02 | 54 |
| Multifamily | 0.00 | 0.00 | 97 | 0.00 | 0.01 | 96 | 0.00 | 0.00 | 94 |
| Non-Farm Non-Residential | 0.00 | 0.01 | 64 | 0.00 | 0.02 | 61 | 0.01 | 0.03 | 55 |
| Foreclosed GNMA | N/A | 0.00 | N/A | N/A | 0.00 | N/A | 0.00 | 0.00 | 99 |
| Foreign Offices | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Subtotal | 0.02 | 0.02 | 72 | 0.00 | 0.07 | 31 | 0.01 | 0.12 | 30 |
| Direct and Indirect Inv | 0.00 | 0.00 | 92 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 96 |
| Total | 0.02 | 0.03 | 68 | 0.00 | 0.08 | 30 | 0.01 | 0.12 | 29 |
| Asset Servicing % Assets | | | | | | | | | |
| Mortgage Servicing w/ Recourse | N/A | 0.05 | N/A | N/A | 0.08 | N/A | N/A | 0.17 | N/A |
| Mortgage Servicing w/o Recourse | N/A | 2.92 | N/A | N/A | 4.52 | N/A | N/A | 3.68 | N/A |

Other Financial Assets
Total

N/A
44.55

1.48
6.40

N/A
95

[REDACTED]

N/A
21.46

0.37
5.77

N/A
83

[REDACTED]

N/A
27.05

0.71
6.20

N/A
86

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Analysis of Concentrations of Credit--Page 7B

Concentrations of Credit
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan & Leases as a % of Tier 1 Capital Plus Allowance | 650.99 | 486.71 | 87 | 391.83 | 444.66 | 34 | 497.76 | 476.89 | 55 |
| Real Estate Loans | 107.48 | 56.33 | 88 | 52.97 | 41.01 | 67 | 87.37 | 45.90 | 86 |
| Construction & Development | 29.78 | 13.78 | 83 | 4.75 | 12.39 | 28 | 3.59 | 13.56 | 22 |
| 1-4 Family Construction | 77.70 | 40.48 | 88 | 48.22 | 26.64 | 80 | 83.78 | 30.24 | 96 |
| Other Const & Land Development | 32.43 | 19.27 | 72 | 15.66 | 33.96 | 49 | 17.12 | 32.13 | 51 |
| Secured by Farmland | 347.18 | 126.66 | 95 | 86.06 | 137.16 | 32 | 113.98 | 149.87 | 40 |
| 1-4 Family Residential | 0.00 | 11.90 | 7 | 0.00 | 11.01 | 13 | 0.00 | 14.99 | 11 |
| Home Equity Loans | 345.33 | 108.69 | 97 | 84.38 | 119.35 | 39 | 112.12 | 125.89 | 49 |
| 1-4 Family 1st Lien Loans | 1.85 | 2.51 | 47 | 1.68 | 3.23 | 37 | 1.86 | 4.34 | 31 |
| 1-4 Family Jr Lien Loans | 10.73 | 33.45 | 19 | 10.24 | 20.01 | 38 | 13.96 | 22.24 | 42 |
| Multifamily | 153.17 | 219.94 | 23 | 226.89 | 181.19 | 67 | 265.34 | 195.71 | 75 |
| Non-Farm Non-Residential | 49.27 | 84.81 | 20 | 43.11 | 83.81 | 22 | 49.97 | 91.23 | 22 |
| Owner Occupied Non-Farm Non-Residential | 103.90 | 131.50 | 35 | 183.78 | 93.88 | 88 | 215.36 | 101.15 | 92 |
| Other Non-Farm Non-Residential | N/A | 7.01 | N/A | N/A | 2.46 | N/A | N/A | 3.49 | N/A |
| RE Loans in Foreign Offices | 0.00 | 0.00 | 94 | 0.00 | 0.35 | 96 | 0.00 | 0.41 | 95 |
| Financial Institution Loans | 0.94 | 8.13 | 50 | 3.65 | 17.23 | 49 | 8.22 | 17.50 | 59 |
| Agricultural Loans | 20.91 | 85.74 | 9 | 53.26 | 108.87 | 20 | 22.98 | 80.30 | 7 |
| Commercial & Industrial Loans | 3.16 | 16.26 | 25 | 7.68 | 15.32 | 40 | 11.48 | 16.86 | 48 |
| Loans to Individuals | 0.00 | 0.24 | 71 | 0.00 | 0.14 | 79 | 0.00 | 0.23 | 75 |
| Credit Card Loans | 1.50 | 3.58 | 51 | 3.58 | 5.07 | 54 | 6.04 | 5.06 | 67 |
| Auto Loans | 1.92 | 3.99 | 56 | 1.00 | 2.76 | 54 | 3.35 | 3.32 | 66 |
| Municipal Loans | 0.06 | 2.44 | 26 | 0.07 | 1.16 | 35 | 0.08 | 1.42 | 30 |
| Non-Depository and Other | N/A | 0.16 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Loans to Foreign Governments | 0.00 | 0.44 | 78 | 0.00 | 0.17 | 82 | 0.00 | 0.27 | 80 |
| Lease Financing Receivables | N/A | 0.33 | N/A | N/A | 0.51 | N/A | N/A | 0.04 | N/A |
| Leases to Individuals | N/A | 0.92 | N/A | N/A | 0.20 | N/A | N/A | 0.16 | N/A |
| All Other Leases | | | | | | | | | |
| Supplemental: | | | | | | | | | |
| Loans to Finance Commercial Real Estate | 0.00 | 1.18 | 60 | 0.00 | 0.41 | 78 | 0.00 | 0.55 | 75 |
| Foreign Office Loans & Leases | 0.00 | 0.27 | 99 | 0.00 | 0.03 | 99 | 0.00 | 0.17 | 99 |
| Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance: | | | | | | | | | |
| Non-owner OCC Commercial Real Estate | 222.11 | 234.48 | 44 | 246.99 | 164.23 | 78 | 316.69 | 178.50 | 89 |
| Memo: NOD CRE 3-Year Growth Rate | 134.82 | 64.24 | 88 | -3.07 | 36.28 | 15 | 40.78 | 46.06 | 53 |
| Total Commercial Real Estate | 271.38 | 323.61 | 33 | 290.10 | 252.15 | 60 | 366.66 | 274.28 | 75 |
| Commercial Real Estate Loans as a % of Total LN&LS: | | | | | | | | | |
| Construction & Development | 15.85 | 9.05 | 84 | 11.58 | 6.68 | 81 | 16.06 | 7.39 | 91 |
| Non-owner OCC Commercial Real Estate | 32.76 | 37.20 | 36 | 53.99 | 26.40 | 95 | 58.23 | 28.63 | 96 |
| Total Commercial Real Estate | 40.03 | 51.60 | 20 | 63.41 | 40.79 | 90 | 67.42 | 44.13 | 90 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Analysis of Past Due, Nonaccrual & Restructured-Page 8

PD, Nonacc & Rest Loans-a
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|--------------------------------------|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | | | | | | | | | |
| Real Estate LNS-90+ Days P/D | 0.09 | 0.01 | 93 | 0.16 | 0.03 | 88 | 0.00 | 0.03 | 60 |
| -Nonaccrual | 0.23 | 0.29 | 54 | 0.18 | 0.59 | 33 | 0.68 | 0.53 | 67 |
| -Total | 0.32 | 0.31 | 60 | 0.34 | 0.67 | 41 | 0.68 | 0.59 | 65 |
| -30-89 DAYS P/D | 0.45 | 0.21 | 81 | 0.32 | 0.37 | 56 | 0.43 | 0.47 | 56 |
| Const & Land Dev-90+ Days P/D | 0.00 | 0.00 | 94 | 0.00 | 0.06 | 95 | 0.00 | 0.00 | 94 |
| -Nonaccrual | 0.10 | 0.07 | 81 | 0.00 | 0.13 | 75 | 0.00 | 0.18 | 70 |
| -Total | 0.10 | 0.09 | 79 | 0.00 | 0.17 | 73 | 0.00 | 0.21 | 68 |
| -30-89 DAYS P/D | 0.34 | 0.10 | 84 | 0.00 | 0.16 | 69 | 0.00 | 0.19 | 65 |
| 1-4 Fam Cons & L Dev-90+ Days P/D | 0.00 | 0.04 | 96 | 0.00 | 0.06 | 98 | 0.00 | 0.04 | 98 |
| -Nonaccrual | 0.00 | 0.02 | 89 | 0.00 | 0.01 | 92 | 0.00 | 0.02 | 92 |
| -Total | 0.00 | 0.03 | 86 | 0.00 | 0.03 | 90 | 0.00 | 0.03 | 90 |
| -30-89 DAYS P/D | 0.00 | 0.11 | 81 | 0.00 | 0.14 | 85 | 0.00 | 0.17 | 83 |
| Other Const & Land Dev-90+ Days P/D | 0.00 | 0.03 | 97 | 0.00 | 0.13 | 96 | 0.00 | 0.07 | 95 |
| -Nonaccrual | 0.13 | 0.06 | 86 | 0.00 | 0.13 | 79 | 0.00 | 0.17 | 74 |
| -Total | 0.13 | 0.06 | 86 | 0.00 | 0.16 | 77 | 0.00 | 0.20 | 72 |
| -30-89 DAYS P/D | 0.47 | 0.05 | 91 | 0.00 | 0.07 | 78 | 0.00 | 0.11 | 74 |
| Secured by Farmland-90+ Day P/D | 0.00 | 0.03 | 95 | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 92 |
| -Nonaccrual | 0.00 | 0.21 | 65 | 0.00 | 0.54 | 67 | 0.00 | 0.39 | 69 |
| -Total | 0.00 | 0.23 | 63 | 0.00 | 0.61 | 65 | 0.00 | 0.48 | 65 |
| -30-89 DAYS P/D | 0.00 | 0.08 | 71 | 0.00 | 0.13 | 74 | 0.00 | 0.22 | 66 |
| 1-4 Family Mfg-90+ Days P/D | 0.17 | 0.02 | 93 | 0.74 | 0.04 | 96 | 0.00 | 0.05 | 65 |
| -Nonaccrual | 0.40 | 0.28 | 68 | 0.81 | 0.46 | 74 | 0.48 | 0.51 | 58 |
| -Total | 0.58 | 0.32 | 76 | 1.55 | 0.55 | 86 | 0.48 | 0.60 | 52 |
| -30-89 DAYS P/D | 0.73 | 0.40 | 76 | 1.30 | 0.55 | 82 | 1.64 | 0.72 | 82 |
| Home Equity Loans -90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.06 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.17 | N/A | N/A | 0.14 | N/A | N/A | 0.16 | N/A |
| -Total | N/A | 0.18 | N/A | N/A | 0.17 | N/A | N/A | 0.20 | N/A |
| -30-89 DAYS P/D | N/A | 0.25 | N/A | N/A | 0.14 | N/A | N/A | 0.26 | N/A |
| 1-4 Family 1st Lien Lns-90+ Days P/D | 0.18 | 0.02 | 94 | 0.76 | 0.04 | 96 | 0.00 | 0.05 | 69 |
| -Nonaccrual | 0.40 | 0.27 | 69 | 0.82 | 0.47 | 74 | 0.49 | 0.52 | 59 |
| -Total | 0.58 | 0.31 | 76 | 1.58 | 0.55 | 86 | 0.49 | 0.61 | 53 |
| -30-89 DAYS P/D | 0.73 | 0.38 | 75 | 1.32 | 0.57 | 81 | 1.67 | 0.75 | 81 |
| 1-4 Family Jr Lien Lns-90+ Days P/D | 0.00 | 0.13 | 95 | 0.00 | 0.21 | 95 | 0.00 | 0.00 | 93 |
| -Nonaccrual | 0.00 | 0.30 | 65 | 0.00 | 0.37 | 73 | 0.00 | 0.52 | 65 |
| -Total | 0.00 | 0.37 | 63 | 0.00 | 0.47 | 70 | 0.00 | 0.63 | 62 |
| -30-89 DAYS P/D | 0.98 | 0.33 | 83 | 0.00 | 0.27 | 74 | 0.00 | 0.52 | 64 |
| Multifamily Loans-90+ Days P/D | 0.00 | 0.00 | 99 | 0.00 | 0.01 | 99 | 0.00 | 0.03 | 99 |
| -Nonaccrual | 0.00 | 0.01 | 90 | 0.00 | 0.00 | 94 | 0.00 | 0.01 | 93 |
| -Total | 0.00 | 0.01 | 90 | 0.00 | 0.00 | 93 | 0.00 | 0.01 | 92 |
| -30-89 DAYS P/D | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 93 |
| Non-Farm Non-Fes Mfg-90+ Days P/D | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 90 | 0.00 | 0.01 | 89 |
| -Nonaccrual | 0.00 | 0.25 | 33 | 0.00 | 0.54 | 39 | 1.07 | 0.45 | 80 |
| -Total | 0.00 | 0.27 | 32 | 0.00 | 0.59 | 37 | 1.07 | 0.49 | 79 |
| -30-89 DAYS P/D | 0.00 | 0.10 | 45 | 0.06 | 0.19 | 60 | 0.10 | 0.27 | 54 |

| | | | | | | | | | | | |
|--|------|------|-------|--|------|------|-------|--|------|------|-------|
| Own Occ Non-Farm Non-Res-90+ Days P/D | 0.00 | 0.00 | 93 | | 0.00 | 0.00 | 93 | | 0.00 | 0.00 | 92 |
| -Nonaccrual | 0.00 | 0.28 | 43 | | 0.00 | 0.57 | 49 | | 0.00 | 0.53 | 46 |
| -Total | 0.00 | 0.30 | 41 | | 0.00 | 0.63 | 47 | | 0.00 | 0.57 | 43 |
| -30-89 DAYS P/D | 0.00 | 0.10 | 55 | | 0.00 | 0.20 | 63 | | 0.00 | 0.28 | 53 |
| Other Non-Farm Non-Res-90+ Days P/D | 0.00 | 0.02 | 96 | | 0.00 | 0.05 | 96 | | 0.00 | 0.04 | 95 |
| -Nonaccrual | 0.00 | 0.17 | 62 | | 0.00 | 0.30 | 70 | | 1.31 | 0.21 | 89 |
| -Total | 0.00 | 0.18 | 61 | | 0.00 | 0.34 | 68 | | 1.31 | 0.24 | 88 |
| -30-89 DAYS P/D | 0.00 | 0.06 | 69 | | 0.07 | 0.09 | 79 | | 0.12 | 0.12 | 77 |
| RE Lns in Foreign Offices-90+ Days P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.02 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Total | N/A | 0.02 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| Supplemental: | | | | | | | | | | | |
| LNS Fin Coml RE-90+ Days P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.10 | N/A | | N/A | 0.35 | N/A | | N/A | 0.03 | N/A |
| -Total | N/A | 0.10 | N/A | | N/A | 0.35 | N/A | | N/A | 0.03 | N/A |
| -30-89 DAYS P/D | N/A | 0.02 | N/A | | N/A | 0.01 | N/A | | N/A | 0.49 | N/A |
| Non-Current LN&LS (\$000) | | | | | | | | | | | |
| 90 Days and Over Past Due | | | 1,271 | | | | 505 | | | | 5 |
| Total Nonaccrual LN&LS | | | 3,147 | | | | 547 | | | | 2,412 |
| Total Non-Current LN&LS | | | 4,418 | | | | 1,052 | | | | 2,417 |
| LN&LS 30-89 Days Past Due | | | 6,115 | | | | 1,071 | | | | 1,559 |
| Glyd LN&LS 90+ Days P/D | | | 0 | | | | 0 | | | | 0 |
| Glyd LN&LS on Nonaccrual | | | 0 | | | | 0 | | | | 0 |
| Glyd LN&LS 30-89 Days P/D | | | 0 | | | | 0 | | | | 209 |
| Restructured LN&LS 90+ Days P/D | | | 0 | | | | 0 | | | | 0 |
| Restructured LN&LS Nonaccrual | | | 129 | | | | 34 | | | | 37 |
| Restructured LN&LS 30-89 Days P/D | | | 0 | | | | 0 | | | | 6 |
| Current 1-4 Family Restru LN&LS | | | 46 | | | | 108 | | | | 55 |
| Current Other Restructured LN&LS | | | 0 | | | | 0 | | | | 0 |
| Current Total Restructured LN&LS | | | 46 | | | | 108 | | | | 55 |
| Loans Secured 1-4 RE in Foreclosure | | | 0 | | | | 432 | | | | 0 |
| Other Real Estate Owned | | | 378 | | | | 0 | | | | 76 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Analysis of Past Due, Nonaccrual & Restructured - Page 8A

PD, Nonacc & Rest Loans-b
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|---|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Financial Institution LNS-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 1.72 | N/A |
| -Total | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 1.72 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.02 | N/A | N/A | 0.00 | N/A |
| Coml & Indust LNS-90+ Days P/D | 0.00 | 0.02 | 74 | 0.00 | 0.01 | 82 | 0.00 | 0.01 | 82 |
| -Nonaccrual | 0.00 | 0.29 | 32 | 0.00 | 0.31 | 40 | 0.14 | 0.49 | 51 |
| -Total | 0.00 | 0.36 | 28 | 0.00 | 0.37 | 36 | 0.14 | 0.55 | 47 |
| -30-89 DAYS P/D | 0.00 | 0.23 | 27 | 0.06 | 0.23 | 50 | 0.15 | 0.39 | 48 |
| Agricultural LNS-90+ Days P/D | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 92 |
| -Nonaccrual | 0.00 | 0.06 | 80 | 0.00 | 0.18 | 77 | 0.00 | 0.10 | 79 |
| -Total | 0.00 | 0.08 | 77 | 0.00 | 0.21 | 75 | 0.00 | 0.13 | 77 |
| -30-89 DAYS P/D | 0.00 | 0.05 | 74 | 0.00 | 0.07 | 77 | 0.00 | 0.09 | 75 |
| Loans to Individuals-90+ Days P/D | 0.00 | 0.03 | 69 | 0.00 | 0.02 | 74 | 0.00 | 0.04 | 69 |
| -Nonaccrual | 0.00 | 0.09 | 54 | 0.00 | 0.13 | 56 | 0.20 | 0.14 | 72 |
| -Total | 0.00 | 0.16 | 41 | 0.00 | 0.19 | 46 | 0.20 | 0.22 | 63 |
| -30-89 DAYS P/D | 0.20 | 0.52 | 41 | 0.88 | 0.52 | 73 | 0.30 | 0.70 | 42 |
| Credit Card Plans-90+ Days P/D | N/A | 0.22 | N/A | N/A | 0.14 | N/A | N/A | 0.16 | N/A |
| -Nonaccrual | N/A | 0.01 | N/A | N/A | 0.06 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.30 | N/A | N/A | 0.19 | N/A | N/A | 0.25 | N/A |
| -30-89 DAYS P/D | N/A | 1.12 | N/A | N/A | 0.75 | N/A | N/A | 0.77 | N/A |
| Auto Loans | 0.00 | 0.00 | 87 | 0.00 | 0.01 | 86 | 0.00 | 0.01 | 84 |
| -Nonaccrual | 0.00 | 0.07 | 67 | 0.00 | 0.10 | 69 | 0.38 | 0.12 | 83 |
| -Total | 0.00 | 0.09 | 60 | 0.00 | 0.14 | 63 | 0.38 | 0.17 | 80 |
| -30-89 DAYS P/D | 0.38 | 0.40 | 63 | 0.00 | 0.46 | 48 | 0.54 | 0.67 | 59 |
| Non-depository, Other and Muni-90+ Days P/D | 0.05 | 0.00 | 95 | 0.24 | 0.00 | 95 | 0.21 | 0.00 | 96 |
| -Nonaccrual | 0.00 | 0.02 | 89 | 0.00 | 0.08 | 89 | 0.00 | 0.11 | 88 |
| -Total | 0.05 | 0.05 | 86 | 0.24 | 0.17 | 88 | 0.21 | 0.22 | 87 |
| -30-89 DAYS P/D | 0.19 | 0.10 | 84 | 1.55 | 0.39 | 88 | 0.71 | 0.69 | 80 |
| Lease Financing-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.02 | N/A | N/A | 0.09 | N/A |
| -Nonaccrual | N/A | 0.04 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.06 | N/A | N/A | 0.01 | N/A | N/A | 0.01 | N/A |
| -30-89 DAYS P/D | N/A | 0.18 | N/A | N/A | 0.01 | N/A | N/A | 0.03 | N/A |
| Leases to Individuals-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.06 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.06 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.72 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A |
| Total LN&LS-90+ Days Past Due | 0.09 | 0.02 | 89 | 0.14 | 0.04 | 86 | 0.00 | 0.04 | 50 |
| -Nonaccrual | 0.22 | 0.30 | 50 | 0.15 | 0.56 | 28 | 0.63 | 0.55 | 63 |
| -Total | 0.31 | 0.36 | 55 | 0.29 | 0.63 | 36 | 0.63 | 0.62 | 59 |
| -30-89 DAYS P/D | 0.43 | 0.26 | 76 | 0.30 | 0.38 | 52 | 0.41 | 0.49 | 51 |

| Other Pertinent Ratios: | | | | | | | | | | | |
|---|-------|-------|----|--|-------|-------|----|--|-------|-------|----|
| Non-Cur LN&LS to-LN&LS Allowance | 26.97 | 30.82 | 55 | | 20.75 | 48.17 | 35 | | 48.34 | 51.36 | 55 |
| -Equity Capital | 2.34 | 2.68 | 54 | | 1.39 | 3.79 | 31 | | 3.63 | 3.97 | 54 |
| % Total P/D LN&LS-Incl Nonaccrual | 0.74 | 0.67 | 62 | | 0.59 | 1.13 | 36 | | 1.04 | 1.23 | 53 |
| Non Curr LNS+OREO to LNS+OREO | 0.34 | 0.40 | 54 | | 0.29 | 0.76 | 30 | | 0.65 | 0.86 | 49 |
| Non Curr LNS+OREO to T1 Cap + Allow | 2.29 | 2.48 | 57 | | 1.34 | 4.46 | 26 | | 3.55 | 5.17 | 44 |
| Rest+Nonacc+RE Acq to Eqcap+ALL | 1.74 | 3.68 | 35 | | 0.81 | 5.52 | 15 | | 3.56 | 6.96 | 34 |
| Non-Curr Restruct Debt/Gr LN&LS | 0.01 | 0.05 | 50 | | 0.01 | 0.07 | 57 | | 0.01 | 0.09 | 52 |
| Current Restruct LN&LS | 0.01 | 0.18 | 23 | | 0.04 | 0.34 | 32 | | 0.02 | 0.41 | 25 |
| Loans Sec 1- | 0.00 | 0.11 | 30 | | 0.03 | 0.23 | 40 | | 0.01 | 0.28 | 32 |
| 4 Farm RE in Forclosure as % Total Loans Sec 1- | 0.00 | 0.03 | 62 | | 0.64 | 0.04 | 95 | | 0.00 | 0.06 | 66 |
| 4 Farm RE | | | | | | | | | | | |
| Glyd LN&LS 90+ P/D / LN&LS 90+ P/D | 0.00 | 2.11 | 87 | | 0.00 | 0.07 | 93 | | 0.00 | 0.02 | 94 |
| Glyd Nonaccrual LN&LS / Nonaccrual LN&LS | 0.00 | 1.97 | 74 | | 0.00 | 1.57 | 82 | | 0.00 | 1.63 | 82 |
| Glyd LN&LS 30-89 P/D / LN&LS 30-89 P/D | 0.00 | 0.56 | 81 | | 0.00 | 0.09 | 91 | | 13.41 | 0.18 | 96 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRR District/ID: RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Interest Rate Risk Analysis as a Percent of Assets - Page 9

Interest Rate Risk
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|--|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Long Assets Incls w/Options | 42.68 | 16.24 | 96 | 12.04 | 16.70 | 34 | 18.92 | 17.91 | 56 |
| Mortgage Loans & Pass Thrus | 23.26 | 5.71 | 96 | 2.25 | 4.15 | 43 | 3.03 | 3.49 | 59 |
| Loans & Securities 5-15 Years | 14.20 | 4.48 | 96 | 6.76 | 4.32 | 75 | 10.11 | 4.61 | 86 |
| Other Loans and Securities | 43.82 | 69.58 | 4 | 53.47 | 63.36 | 20 | 67.98 | 66.89 | 50 |
| Loans & Securities Over 15 Years | 1.93 | 4.20 | 41 | 4.73 | 4.47 | 60 | 9.50 | 3.16 | 87 |
| Loans & Securities 5-15 Years | 5.31 | 15.20 | 13 | 17.12 | 12.95 | 72 | 21.96 | 12.21 | 88 |
| Total Loans & Securities Over 15 Years | 25.19 | 10.97 | 87 | 6.98 | 9.60 | 47 | 12.53 | 7.50 | 77 |
| CMOTS Total | 0.94 | 2.29 | 45 | 0.71 | 1.58 | 51 | 0.00 | 1.84 | 32 |
| Avg Life Over 3 Years | 0.94 | 1.83 | 49 | 0.00 | 0.68 | 44 | 0.00 | 1.38 | 37 |
| Structured Notes | 1.40 | 0.09 | 96 | 2.41 | 0.00 | 99 | 0.00 | 0.05 | 80 |
| Mortgage Servicing (FV) | 0.38 | 0.05 | 93 | 0.12 | 0.03 | 83 | 0.10 | 0.04 | 81 |
| Total | 1.78 | 0.18 | 96 | 2.53 | 0.05 | 99 | 0.10 | 0.12 | 67 |
| Overall Risk Indicators | | | | | | | | | |
| Available for Sale | 1.87 | 17.21 | 6 | 2.04 | 16.07 | 12 | 2.87 | 15.67 | 10 |
| Held to Maturity | 2.87 | 2.07 | 74 | 5.58 | 0.36 | 93 | 6.07 | 0.60 | 92 |
| Off Balance Sheet | 20.70 | 18.67 | 59 | 18.93 | 13.99 | 75 | 16.83 | 14.97 | 63 |
| Unrealized Appreciation/Depreciation | -0.14 | -0.42 | 27 | 0.16 | 0.01 | 94 | -0.09 | 0.00 | 5 |
| Unrealized App/Dep % Tier 1 Cap | -1.21 | -4.24 | 28 | 1.37 | 0.07 | 94 | -0.70 | -0.04 | 6 |
| Contractual Mat/Reprice Data | | | | | | | | | |
| Loans/Securities Over 3 Year | 62.60 | 53.62 | 72 | 43.07 | 45.18 | 42 | 54.68 | 45.91 | 72 |
| Liabilities Over 3 Year | 2.17 | 0.88 | 86 | 0.66 | 2.00 | 31 | 1.07 | 2.08 | 43 |
| Net Over 3 Year Position | 60.44 | 52.44 | 68 | 42.41 | 42.77 | 47 | 53.61 | 43.38 | 76 |
| Loans/Securities Over 1 Year | 73.72 | 67.67 | 64 | 55.94 | 63.89 | 25 | 60.54 | 62.58 | 38 |
| Liabilities Over 1 Year | 5.59 | 4.69 | 67 | 2.46 | 7.55 | 15 | 3.46 | 9.18 | 19 |
| Net Over 1 Year Position | 68.13 | 62.20 | 62 | 53.48 | 55.53 | 40 | 57.08 | 52.66 | 60 |
| Non-Maturity Deposits | 68.11 | 71.01 | 33 | 75.32 | 65.52 | 78 | 69.59 | 61.09 | 72 |
| Non-Maturity Deps % Long Assets | 108.79 | 138.06 | 23 | 174.87 | 155.20 | 70 | 127.27 | 142.31 | 45 |
| Net Over 3 Year Position | -5.50 | -16.89 | 76 | -32.25 | -20.06 | 25 | -14.91 | -14.89 | 49 |
| As % Tier 1 Capital | | | | | | | | | |
| Structured Notes | 12.44 | 0.96 | 95 | 20.07 | 0.04 | 99 | 0.00 | 0.48 | 80 |
| Mortgage Servicing (FV) | 3.34 | 0.48 | 92 | 1.00 | 0.33 | 82 | 0.73 | 0.35 | 79 |
| Total | 15.78 | 1.85 | 95 | 21.07 | 0.57 | 98 | 0.73 | 1.19 | 65 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRR District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Liquidity & Funding--Page 10

Liquidity & Funding
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| Percent of Total Deposits | 12/31/2022 | | |
|---|------------|--------|-----|
| | BANK | PG 4 | PCT |
| Individ, Partnerships, and Corp. | 71.53 | 89.88 | 1 |
| U.S. Govt, States & Political Sub in U.S. | 5.05 | 8.90 | 33 |
| Comm Bank & Other Dep Inst. in U.S. | 23.41 | 0.44 | 98 |
| Banks in Foreign Countries | 0.00 | 0.04 | 98 |
| Foreign Govs and Official Inst. | 0.00 | 0.00 | 98 |
| Total deposits | 100.00 | 100.00 | 92 |
| Domestic Demand Deposits | 29.94 | 25.67 | 60 |
| Domestic Other Transaction Accts | 0.00 | 9.08 | 12 |
| Domestic Nontransaction Accts | 70.06 | 63.09 | 61 |
| Total Domestic Deposits | 100.00 | 99.89 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.11 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| Percent of Total Deposits | 12/31/2020 | | |
|---|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Individ, Partnerships, and Corp. | 94.20 | 89.38 | 70 |
| U.S. Govt, States & Political Sub in U.S. | 5.80 | 8.96 | 37 |
| Comm Bank & Other Dep Inst. in U.S. | 0.01 | 0.81 | 46 |
| Banks in Foreign Countries | 0.00 | 0.03 | 98 |
| Foreign Govs and Official Inst. | 0.00 | 0.00 | 99 |
| Total deposits | 100.00 | 100.00 | 5 |
| Domestic Demand Deposits | 10.28 | 22.83 | 22 |
| Domestic Other Transaction Accts | 1.53 | 10.73 | 15 |
| Domestic Nontransaction Accts | 88.19 | 64.55 | 83 |
| Total Domestic Deposits | 100.00 | 100.00 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.00 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| Percent of Total Deposits | 12/31/2018 | | |
|---|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Individ, Partnerships, and Corp. | 94.03 | 89.26 | 69 |
| U.S. Govt, States & Political Sub in U.S. | 5.96 | 9.05 | 38 |
| Comm Bank & Other Dep Inst. in U.S. | 0.01 | 0.84 | 45 |
| Banks in Foreign Countries | 0.00 | 0.12 | 98 |
| Foreign Govs and Official Inst. | 0.00 | 0.00 | 99 |
| Total deposits | 100.00 | 100.00 | 93 |
| Domestic Demand Deposits | 8.65 | 16.51 | 31 |
| Domestic Other Transaction Accts | 1.81 | 8.73 | 16 |
| Domestic Nontransaction Accts | 89.54 | 73.26 | 77 |
| Total Domestic Deposits | 100.00 | 100.00 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.00 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| Liquidity/Funding Ratios | 12/31/2022 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 4 | PCT |
| Net Non Core Fund Dep \$250M | 5.19 | 6.64 | 44 |
| Core Deposits | 73.76 | 78.91 | 27 |
| Short Term Non Core Funding | 10.20 | 8.34 | 64 |
| S.T Inv to S.T. Ncore Fund | 100.93 | 131.45 | 67 |
| S.T. Asset to S.T. Liabilities | 207.74 | 166.40 | 73 |
| Net S.T. Liabilities to Assets | -12.43 | -2.78 | 22 |
| Net Loans & Leases to Deposits | 95.67 | 79.31 | 81 |
| Net LN&LS to Core Deposits | 111.07 | 87.56 | 81 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | 55.45 | 53.22 | 29 |
| Brokered Deposits to Deposits | 8.19 | 2.67 | 83 |
| Listing Service Dep to Deposits | 0.00 | 0.17 | 71 |
| List Service and Bkrd Dep to Deps | 8.19 | 3.05 | 81 |
| Sec Bor + sec FFP to Tot Bor + FFP | 0.00 | 3.10 | 73 |
| Recip Bkrd Dep to Tot Bkrd Dep | 0.00 | 3.58 | 84 |

| Liquidity/Funding Ratios | 12/31/2020 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Net Non Core Fund Dep \$250M | -39.15 | -3.83 | 4 |
| Core Deposits | 83.06 | 79.11 | 66 |
| Short Term Non Core Funding | 3.88 | 5.53 | 39 |
| S.T Inv to S.T. Ncore Fund | 767.23 | 375.25 | 82 |
| S.T. Asset to S.T. Liabilities | 374.92 | 202.40 | 85 |
| Net S.T. Liabilities to Assets | -26.01 | -9.24 | 11 |
| Net Loans & Leases to Deposits | 66.32 | 75.84 | 28 |
| Net LN&LS to Core Deposits | 69.66 | 82.44 | 28 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | N/A | 37.71 | N/A |
| Brokered Deposits to Deposits | 0.00 | 1.26 | 59 |
| Listing Service Dep to Deposits | 0.00 | 0.59 | 71 |
| List Service and Bkrd Dep to Deps | 0.00 | 2.18 | 50 |
| Sec Bor + sec FFP to Tot Bor + FFP | N/A | 7.75 | N/A |
| Recip Bkrd Dep to Tot Bkrd Dep | N/A | 2.44 | N/A |

| Liquidity/Funding Ratios | 12/31/2018 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Net Non Core Fund Dep \$250M | -3.14 | 5.20 | 23 |
| Core Deposits | 80.43 | 77.07 | 62 |
| Short Term Non Core Funding | 5.07 | 7.36 | 40 |
| S.T Inv to S.T. Ncore Fund | 158.64 | 158.19 | 68 |
| S.T. Asset to S.T. Liabilities | 155.35 | 153.33 | 60 |
| Net S.T. Liabilities to Assets | -7.02 | -4.41 | 41 |
| Net Loans & Leases to Deposits | 90.27 | 83.06 | 63 |
| Net LN&LS to Core Deposits | 96.26 | 91.78 | 57 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | N/A | 44.57 | N/A |
| Brokered Deposits to Deposits | 0.00 | 2.15 | 49 |
| Listing Service Dep to Deposits | 0.00 | 0.64 | 69 |
| List Service and Bkrd Dep to Deps | 0.00 | 3.16 | 41 |
| Sec Bor + sec FFP to Tot Bor + FFP | N/A | 0.31 | N/A |
| Recip Bkrd Dep to Tot Bkrd Dep | N/A | 5.09 | N/A |

| Total Deposits | 12/31/2022 | | |
|---|------------|-----------|---------|
| | BANK | PG 4 | PCT |
| Individ, Partnerships, and Corp. | 1,050,963 | 74,224 | 343,975 |
| U.S. Govt, States & Political Sub in U.S. | 74,224 | 343,975 | 0 |
| Comm Banks & Other Dep Inst. in U.S. | 343,975 | 0 | 0 |
| Banks in Foreign Countries | 0 | 0 | 0 |
| Foreign Govs and Official Inst. | 0 | 0 | 0 |
| Total Deposits | 1,469,162 | 1,469,162 | 0 |
| Domestic Demand Deposits | 439,852 | 55,005 | 8,184 |
| Domestic Other Transaction Accts | 0 | 471,978 | 535,168 |
| Domestic Nontransaction Accts | 1,029,310 | 535,168 | N/A |
| Total Domestic Deposits | 1,469,162 | 535,168 | N/A |
| Deposits in Foreign Offices | N/A | 535,168 | 0 |
| Total Deposits | 1,469,162 | 535,168 | 0 |

| Total Deposits | 12/31/2020 | | |
|---|------------|---------|---------|
| | BANK | PG 5 | PCT |
| Individ, Partnerships, and Corp. | 504,120 | 31,014 | 33 |
| U.S. Govt, States & Political Sub in U.S. | 31,014 | 33 | 0 |
| Comm Banks & Other Dep Inst. in U.S. | 33 | 0 | 0 |
| Banks in Foreign Countries | 0 | 0 | 0 |
| Foreign Govs and Official Inst. | 0 | 0 | 0 |
| Total Deposits | 535,168 | 55,005 | 8,184 |
| Domestic Demand Deposits | 55,005 | 471,978 | 535,168 |
| Domestic Other Transaction Accts | 8,184 | 535,168 | N/A |
| Domestic Nontransaction Accts | 471,978 | 535,168 | N/A |
| Total Domestic Deposits | 535,168 | 535,168 | 0 |
| Deposits in Foreign Offices | N/A | 535,168 | 0 |
| Total Deposits | 535,168 | 535,168 | 0 |

| Total Deposits | 12/31/2018 | | |
|---|------------|---------|---------|
| | BANK | PG 5 | PCT |
| Individ, Partnerships, and Corp. | 392,560 | 24,875 | 33 |
| U.S. Govt, States & Political Sub in U.S. | 24,875 | 33 | 0 |
| Comm Banks & Other Dep Inst. in U.S. | 33 | 0 | 0 |
| Banks in Foreign Countries | 0 | 0 | 0 |
| Foreign Govs and Official Inst. | 0 | 0 | 0 |
| Total Deposits | 417,468 | 36,094 | 7,559 |
| Domestic Demand Deposits | 36,094 | 373,815 | 417,468 |
| Domestic Other Transaction Accts | 7,559 | 417,468 | N/A |
| Domestic Nontransaction Accts | 373,815 | 417,468 | N/A |
| Total Domestic Deposits | 417,468 | 417,468 | 0 |
| Deposits in Foreign Offices | N/A | 417,468 | 0 |
| Total Deposits | 417,468 | 417,468 | 0 |

| Other Liquidity/Funding Data | 12/31/2022 | | |
|-------------------------------------|------------|-----------|-----------|
| | BANK | PG 4 | PCT |
| Non Core Liabilities \$250M | 253,722 | 174,955 | 1,265,440 |
| Short Term Non Core Funding | 174,955 | 1,265,440 | 89,588 |
| Core Deposits | 1,265,440 | 89,588 | 127,685 |
| Time Deps \$250M & Under Mat < 1 Yr | 89,588 | 127,685 | 68,275 |
| Time Deps \$250M & Under Mat > 1 Yr | 127,685 | 68,275 | 15,189 |
| Time Deps over \$250M Mat < 1 Yr | 68,275 | 15,189 | 40,000 |
| Time Deps over \$250M Mat > 1 Yr | 15,189 | 40,000 | 0 |
| Fed Home Loan Bor Mat < 1 Yr | 40,000 | 0 | 0 |

| Other Liquidity/Funding Data | 12/31/2020 | | |
|-------------------------------------|------------|---------|---------|
| | BANK | PG 5 | PCT |
| Non Core Liabilities \$250M | 25,615 | 23,824 | 509,552 |
| Short Term Non Core Funding | 23,824 | 509,552 | 34,214 |
| Core Deposits | 509,552 | 34,214 | 13,297 |
| Time Deps \$250M & Under Mat < 1 Yr | 34,214 | 13,297 | 23,824 |
| Time Deps \$250M & Under Mat > 1 Yr | 13,297 | 23,824 | 1,791 |
| Time Deps over \$250M Mat < 1 Yr | 23,824 | 1,791 | 0 |
| Time Deps over \$250M Mat > 1 Yr | 1,791 | 0 | 0 |
| Fed Home Loan Bor Mat < 1 Yr | 0 | 0 | 0 |

| Other Liquidity/Funding Data | 12/31/2018 | | |
|-------------------------------------|------------|---------|---------|
| | BANK | PG 5 | PCT |
| Non Core Liabilities \$250M | 25,959 | 24,669 | 391,509 |
| Short Term Non Core Funding | 24,669 | 391,509 | 37,088 |
| Core Deposits | 391,509 | 37,088 | 15,666 |
| Time Deps \$250M & Under Mat < 1 Yr | 37,088 | 15,666 | 24,669 |
| Time Deps \$250M & Under Mat > 1 Yr | 15,666 | 24,669 | 1,290 |
| Time Deps over \$250M Mat < 1 Yr | 24,669 | 1,290 | 0 |
| Time Deps over \$250M Mat > 1 Yr | 1,290 | 0 | 0 |
| Fed Home Loan Bor Mat < 1 Yr | 0 | 0 | 0 |

| | | | | |
|------------------------------|---------|--|---|---|
| Fed Home Loan Bor Mat > 1 Yr | 10,000 | | 0 | 0 |
| Other Borrowing Mat < 1 Year | 0 | | 0 | 0 |
| Other Borrowing Mat > 1 Year | 0 | | 0 | 0 |
| Secured Other Borrowings | 0 | | 0 | 0 |
| Federal Funds Purchased | 0 | | 0 | 0 |
| Secured Fed Funds Purchased | 0 | | 0 | 0 |
| Listing Service Deposits | 0 | | 0 | 0 |
| Brokered Deposits | 120,258 | | 0 | 0 |
| Reciprocal Brokered Deposits | 0 | | 0 | 0 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID :RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio
 03/29/2023 02:26:47 PM

| Percent of Total Assets | 12/31/2022 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Short Term Investments | 10.29 | 5.24 | 82 |
| Marketable Equity Sec (MES) | 0.00 | 0.02 | 66 |
| Net LNL&S & SBLC to Assets | 82.02 | 68.15 | 87 |
| Pledged Assets | 33.87 | 35.10 | 51 |

| Percent of Total Assets | 12/31/2020 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Short Term Investments | 29.80 | 12.15 | 95 |
| Marketable Equity Sec (MES) | 0.00 | 0.00 | 82 |
| Net LNL&S & SBLC to Assets | 57.87 | 64.80 | 29 |
| Pledged Assets | 30.75 | 27.72 | 61 |

| Percent of Total Assets | 12/31/2018 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Short Term Investments | 8.04 | 6.53 | 67 |
| Marketable Equity Sec (MES) | 0.00 | 0.01 | 82 |
| Net LNL&S & SBLC to Assets | 77.55 | 70.21 | 68 |
| Pledged Assets | 37.58 | 30.94 | 66 |

| % Total Securities | 12/31/2022 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 4 | PCT |
| US Treas & Govt Agencies | 6.17 | 22.19 | 24 |
| Municipal Securities | 31.02 | 21.42 | 66 |
| Pass-Through Mtg Backed Secs | 13.35 | 22.20 | 41 |
| CMO & REMIC Mtg Backed Secs | 19.90 | 8.26 | 80 |
| Commercial Mtg Back Secs | 0.00 | 4.20 | 33 |
| Asset Backed Securities | 0.00 | 0.61 | 76 |
| Structured Financial Products | 0.00 | 0.60 | 69 |
| Other Domestic Debt Secs | 29.55 | 3.70 | 96 |
| Foreign Debt Securities | 0.00 | 0.00 | 92 |
| Inv Mut Fnd & Oth Mkthl | 0.00 | 0.13 | 66 |
| Total | 100.00 | 100.00 | 99 |

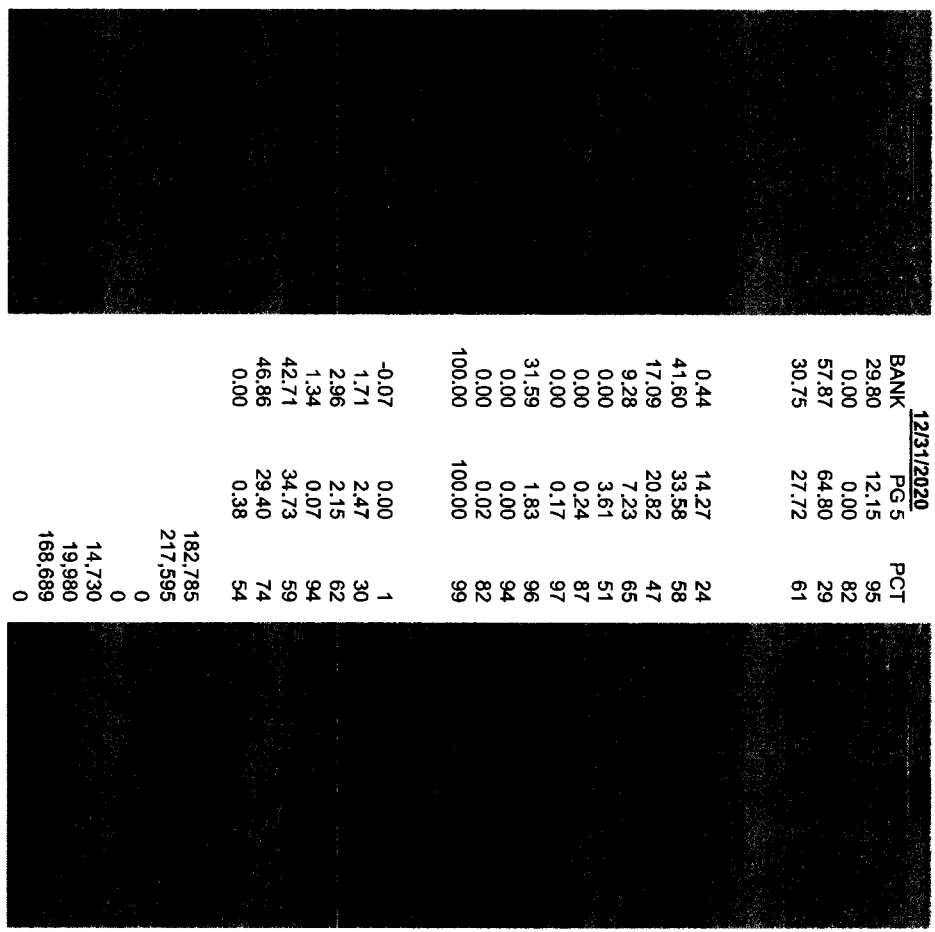
| % Total Securities | 12/31/2020 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| US Treas & Govt Agencies | 0.44 | 14.27 | 24 |
| Municipal Securities | 41.60 | 33.58 | 58 |
| Pass-Through Mtg Backed Secs | 17.09 | 20.82 | 47 |
| CMO & REMIC Mtg Backed Secs | 9.28 | 7.23 | 65 |
| Commercial Mtg Back Secs | 0.00 | 3.61 | 51 |
| Asset Backed Securities | 0.00 | 0.24 | 87 |
| Structured Financial Products | 0.00 | 0.17 | 97 |
| Other Domestic Debt Secs | 31.59 | 1.83 | 96 |
| Foreign Debt Securities | 0.00 | 0.00 | 94 |
| Inv Mut Fnd & Oth Mkthl | 0.00 | 0.02 | 82 |
| Total | 100.00 | 100.00 | 99 |

| % Total Securities | 12/31/2018 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| US Treas & Govt Agencies | 0.51 | 21.03 | 17 |
| Municipal Securities | 67.88 | 29.12 | 90 |
| Pass-Through Mtg Backed Secs | 31.61 | 18.61 | 73 |
| CMO & REMIC Mtg Backed Secs | 0.00 | 9.07 | 32 |
| Commercial Mtg Back Secs | 0.00 | 3.40 | 56 |
| Asset Backed Securities | 0.00 | 0.07 | 90 |
| Structured Financial Products | 0.00 | 0.08 | 97 |
| Other Domestic Debt Secs | 0.00 | 1.43 | 65 |
| Foreign Debt Securities | 0.00 | 0.00 | 93 |
| Inv Mut Fnd & Oth Mkthl | 0.00 | 0.05 | 82 |
| Total | 100.00 | 100.00 | 99 |

| Liquidity/Securities Ratios: | 12/31/2022 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 4 | PCT |
| App (Dep) Hi Risk & Struct/1 Cap | -0.78 | -0.43 | 9 |
| App (Dep) in AFS sec to AFS Sec | -15.97 | -10.43 | 9 |
| App (Dep) in HTM Sec to HTM Sec | -4.76 | -7.94 | 57 |
| App (Dep) in HTM Sec to Eqty Cap | -1.24 | -4.68 | 28 |
| Pledged Securities to Tot Sec | 33.28 | 32.99 | 48 |
| Pledged Loans to Total Loans | 38.96 | 37.59 | 51 |
| Loans Held for Sale to Total Loans | 0.63 | 0.09 | 91 |

| Liquidity/Securities Ratios: | 12/31/2020 | | |
|------------------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| App (Dep) Hi Risk & Struct/1 Cap | -0.07 | 0.00 | 1 |
| App (Dep) in AFS sec to AFS Sec | 1.71 | 2.47 | 30 |
| App (Dep) in HTM Sec to HTM Sec | 2.96 | 2.15 | 62 |
| App (Dep) in HTM Sec to Eqty Cap | 1.34 | 0.07 | 94 |
| Pledged Securities to Tot Sec | 42.71 | 34.73 | 59 |
| Pledged Loans to Total Loans | 46.86 | 29.40 | 74 |
| Loans Held for Sale to Total Loans | 0.00 | 0.38 | 54 |

| Liquidity/Securities Ratios: | 12/31/2018 | | |
|------------------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| App (Dep) Hi Risk & Struct/1 Cap | 0.00 | -0.07 | 99 |
| App (Dep) in AFS sec to AFS Sec | -1.78 | -1.45 | 36 |
| App (Dep) in HTM Sec to HTM Sec | -1.54 | -0.45 | 21 |
| App (Dep) in HTM Sec to Eqty Cap | -0.68 | -0.04 | 6 |
| Pledged Securities to Tot Sec | 30.10 | 38.10 | 39 |
| Pledged Loans to Total Loans | 44.47 | 30.43 | 69 |
| Loans Held for Sale to Total Loans | 0.00 | 0.12 | 57 |



| Short Term Investments | 12/31/2022 | | |
|------------------------------|------------|---------|-----|
| | BANK | PG 4 | PCT |
| Short Term Assets | 176,586 | 411,050 | 0 |
| Debt Securities 90+ Days P/D | 0 | 0 | 0 |
| Total Non-Current Debt Sec | 22,550 | 27,082 | 0 |
| Fair Value Structured Notes | 553,971 | 553,971 | 0 |
| Pledged Securities | 8,925 | 8,925 | 0 |
| Pledged Loans & Leases | | | |
| Loans Held for Sale | | | |

| Short Term Investments | 12/31/2020 | | |
|------------------------------|------------|---------|-----|
| | BANK | PG 5 | PCT |
| Short Term Assets | 182,785 | 217,595 | 0 |
| Debt Securities 90+ Days P/D | 0 | 0 | 0 |
| Total Non-Current Debt Sec | 14,730 | 19,980 | 0 |
| Fair Value Structured Notes | 169,889 | 169,889 | 0 |
| Pledged Securities | | | |
| Pledged Loans & Leases | | | |
| Loans Held for Sale | | | |

| Short Term Investments | 12/31/2018 | | |
|------------------------------|------------|---------|-----|
| | BANK | PG 5 | PCT |
| Short Term Assets | 39,134 | 95,942 | 0 |
| Debt Securities 90+ Days P/D | 0 | 0 | 0 |
| Total Non-Current Debt Sec | 13,113 | 13,113 | 0 |
| Fair Value Structured Notes | 169,811 | 169,811 | 0 |
| Pledged Securities | | | |
| Pledged Loans & Leases | | | |
| Loans Held for Sale | | | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11

Capital Analysis-a
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|-----------------------------------|------------|---------|--------|------------|--------|--------|------------|--------|--------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Capital Ratios | | | | | | | | | |
| Percent of Bank Equity: | | | | | | | | | |
| Net Loans & Leases (X) | 7.44 | 7.86 | 40 | 4.71 | 6.28 | 19 | 5.66 | 6.58 | 29 |
| Subord Notes & Debentures | 0.00 | 0.07 | 98 | 0.00 | 0.09 | 98 | 0.00 | 0.11 | 98 |
| Com RE & Related Ventures | 289.69 | 358.12 | 31 | 292.01 | 236.04 | 65 | 372.26 | 266.16 | 78 |
| Percent of Average Bank Equity: | | | | | | | | | |
| Net Income | 21.51 | 14.09 | 89 | 16.96 | 10.80 | 89 | 19.50 | 11.50 | 93 |
| Dividends | 3.46 | 4.00 | 47 | 8.50 | 4.04 | 82 | 12.45 | 4.52 | 90 |
| Retained Earnings | 18.05 | 9.77 | 95 | 8.45 | 6.21 | 73 | 7.05 | 6.38 | 56 |
| Other Capital Ratios: | | | | | | | | | |
| Dividends to Net Operating Income | 16.08 | 26.59 | 35 | 50.14 | 36.45 | 64 | 63.85 | 37.62 | 76 |
| Bank Eq Cap + Min Int to Assets | 11.01 | 8.86 | 82 | 12.29 | 10.45 | 82 | 13.67 | 10.74 | 89 |
| Growth Rates: | | | | | | | | | |
| Total Equity Capital | 125.18 | -5.90 | 99 | 8.65 | 11.04 | 42 | 6.96 | 6.66 | 59 |
| Equity Growth Less Asst Growth | -12.35 | -12.55 | 48 | -15.20 | -7.96 | 20 | 6.42 | 1.12 | 81 |
| Intang Assets % Bank Equity | 3.42 | 0.44 | 92 | 0.97 | 0.29 | 82 | 0.71 | 0.28 | 80 |
| Mortgage Servicing Rights | 0.84 | 4.63 | 41 | 2.10 | 1.61 | 73 | 2.38 | 1.97 | 69 |
| Goodwill | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Purch Credit Card Relations | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Intangibles | 4.27 | 6.19 | 50 | 3.08 | 2.55 | 69 | 3.10 | 3.05 | 63 |
| Total Intangibles | | | | | | | | | |
| Leverage Ratio | 11.9954 | 10.00 | 86 | 12.2361 | 9.99 | 87 | 13.3585 | 10.65 | 89 |
| Standardized Capital Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | 15.4075 | 13.20 | 81 | 19.1301 | 14.67 | 87 | 16.4596 | 14.42 | 74 |
| Tier 1 Capital Ratio | 15.4075 | 13.25 | 81 | 19.1301 | 14.68 | 87 | 16.4596 | 14.44 | 74 |
| Total Capital Ratio | 16.6584 | 14.28 | 82 | 20.3810 | 15.84 | 87 | 17.7098 | 15.53 | 75 |
| Adv App Cap Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 54.74 | N/A |
| Tier 1 Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 54.74 | N/A |
| Total Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 54.74 | N/A |
| End of Period Capital (\$000) | | | | | | | | | |
| Perpetual Preferred | | 0 | 0 | | | 0 | | | 0 |
| + Common Stock | | 1,250 | 2,250 | | 1,250 | 1,250 | | 1,250 | 1,250 |
| + Surplus | | 21,014 | 14,750 | | 14,750 | 14,750 | | 14,750 | 14,750 |
| + Retained Earnings | | 172,671 | 59,210 | | 59,210 | 59,210 | | 50,797 | 50,797 |
| + Accum Other Comp Income | | -6,100 | 210 | | 210 | 0 | | -254 | 0 |
| + Other Equity Capital Comp | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| Total Bank Equity Capital | | 188,835 | 75,420 | | 75,420 | 75,420 | | 66,543 | 66,543 |
| Minority Interest Cons Subs | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| Total Bank Capital & Min Int | | 188,835 | 75,420 | | 75,420 | 75,420 | | 66,543 | 66,543 |
| Subordinated Notes & Debentures | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| Changes in Bank Equity (\$000) | | | | | | | | | |
| Balance at Beginning of Period | | 83,862 | 69,415 | | 69,415 | 69,415 | | 62,214 | 62,214 |
| + Net Income | | 37,582 | 11,967 | | 11,967 | 11,967 | | 12,530 | 12,530 |
| + Sales or Purchase of Capital | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| + Merger & Absorptions | | 79,188 | 0 | | 0 | 0 | | 0 | 0 |
| + Restate due to Acctg Error&Chg | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| + Trans with Parent | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| - Dividends | | 6,044 | 6,000 | | 6,000 | 6,000 | | 8,000 | 8,000 |

| | | | | |
|---|-----------|---------|--|---------|
| + Other Comprehensive Income | -5,753 | | | -201 |
| Balance at End of Period | 188,835 | | | 66,543 |
| Intangible Assets | | | | |
| Mortgage Servicing Rights | 6,467 | 733 | | 475 |
| + Purch Credit Card Relations. | N/A | N/A | | N/A |
| + Other Intangibles | N/A | N/A | | N/A |
| + Goodwill | 1,587 | 1,587 | | 1,587 |
| Total Intangibles | 8,054 | 2,320 | | 2,062 |
| Total Assets for Leverage Ratio: | | | | |
| Average Total Consolidated Assets | 1,613,436 | 603,276 | | 489,739 |
| Less: Ded from CET1 Cap & add T1C | 1,587 | 1,587 | | 1,587 |
| Less: Other Deductions | 0 | 0 | | 0 |
| Total Assets for Leverage Ratio | 1,611,849 | 601,689 | | 488,152 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis—Page 11A

Capital Analysis-b
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| | 12/31/2022 | 12/31/2020 | 12/31/2018 |
|--|------------|------------|------------|
| Capital Analysis (\$000) | | | |
| Common Equity Tier 1 Capital: (\$000) | 22,264 | 16,000 | 16,000 |
| Common Stock Plus Related Surplus | 172,671 | 59,210 | 50,797 |
| Retained Earnings | -6,100 | 210 | -254 |
| Accoun Other Comprehensive Inc (AOCI) | 0 | 0 | 0 |
| Common Equity T1 Minority Interest | 0 | 0 | 0 |
| Common Equity T1 Cap Before Adj/Ded | 188,835 | 75,420 | 66,543 |
| Common Equity Tier 1 Capital: Adj/Ded | | | |
| Less: Goodwill | 1,587 | 1,587 | 1,587 |
| Less: Intangible Assets | 0 | 0 | 0 |
| Less: DTA (NOL & Tax Credit Only) | 0 | 0 | 0 |
| AOCI-Related Adjustments-Opt Out | -6,100 | 210 | -254 |
| AOCI-Related Adjustments-No Opt Out | N/A | N/A | N/A |
| Oth Ded (add) CET1 bet threshold ded | 0 | 0 | 0 |
| Less: Non-significant Investments | N/A | N/A | 0 |
| Subtotal before Threshold Limits | 193,348 | 73,623 | 65,210 |
| Less: Sig Inv, MSAs, DTA > 10% Limit | N/A | N/A | 0 |
| Less: Sig Inv, MSAs, DTA > 15% Limit | N/A | N/A | 0 |
| Less: Tot Sig Inv, MSAs, DTA > Limit | N/A | N/A | 0 |
| Less: Ded due to insuff T1 and T2 Cap | 0 | 0 | 0 |
| Total Adj and Ded for CET1 Capital | 0 | 0 | 0 |
| Common Equity Tier 1 Capital | 193,348 | 73,623 | 65,210 |
| Additional Tier 1 Capital: | | | |
| Additional T1C Inst & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Cap Inst sub to phaseout | 0 | 0 | 0 |
| Tier 1 Minority Int Not Incl in CET1 Cap | 0 | 0 | 0 |
| Additional T1 Cap Before Deductions | 0 | 0 | 0 |
| Less: Additional T1 Cap Deductions | 0 | 0 | 0 |
| Additional Tier 1 Capital | 0 | 0 | 0 |
| Tier 1 Capital | 193,348 | 73,623 | 65,210 |
| Tier 2 Capital: | | | |
| T2 Cap Instruments & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Capital Instruments | 0 | 0 | 0 |
| Tot Cap Min Int Not Incl in T1 Cap | 0 | 0 | 0 |
| ALLL in Tier 2 Capital | 15,697 | 4,814 | 4,953 |
| Exited Adv App Eligible Cr Reserves | N/A | N/A | N/A |
| Unrealized Gains on AFS Pref Stock | N/A | N/A | N/A |
| Tier 2 Capital Before Deductions | 15,697 | 4,814 | 4,953 |
| Exited Adv App T2C Before Deductions | N/A | N/A | N/A |
| Less: Tier 2 Capital Deductions | 0 | 0 | 0 |
| Tier 2 Capital - Standardized Approaches | 15,697 | 4,814 | 4,953 |
| Tier 2 Capital - Advanced Approaches | N/A | N/A | N/A |
| Total Capital - Standardized Approaches | 209,045 | 78,437 | 70,163 |
| Total Capital - Advanced Approaches | N/A | N/A | N/A |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11B

Capital Analysis-c
 03/29/2023 02:26:47 PM

| | 12/31/2022 | 12/31/2020 | 12/31/2018 |
|---|------------|------------|------------|
| Risk Weighted Assets | | | |
| On BS Assets and Securitization Exp | | | |
| 2% Category | 0 | 0 | 0 |
| 4% Category | 0 | 0 | 0 |
| 20% Category | 19,478 | 20,064 | 17,696 |
| 50% Category | 358,357 | 34,818 | 43,866 |
| 100% Category | 717,681 | 291,602 | 300,353 |
| 150% Category | 37,847 | 3 | 3,044 |
| 250% Category | 16,168 | 1,833 | N/A |
| 300% Category | 0 | 0 | 0 |
| 400% Category | 0 | 0 | 0 |
| 600% Category | 0 | 0 | 0 |
| 1250% Category | 0 | 0 | 0 |
| Other Risk-Weighting App Categories | 0 | 0 | 0 |
| Tot RWA Securitization Exp SSFA Mhd | 0 | 0 | 0 |
| Total RWA Securitization Exp Gross-Up | 0 | 0 | 0 |
| On-Balance Sheet Risk Weighted Assets | 1,149,529 | 348,319 | 364,958 |
| Memo - 0% Category - \$ | 172,944 | 154,457 | 11,866 |
| Off BS/Off Items Subj to Risk Weighting | | | |
| 2% Category | 0 | 0 | 0 |
| 4% Category | 0 | 0 | 0 |
| 10% Category | 0 | 0 | 0 |
| 20% Category | 0 | 0 | 0 |
| 50% Category | 0 | 0 | 0 |
| 100% Category | 106,267 | 118 | 1,576 |
| 150% Category | 0 | 0 | 0 |
| 625% Category | 0 | 0 | 0 |
| 937.5% Category | 0 | 0 | 0 |
| 1250% Category | 0 | 0 | 0 |
| 1250% Category Securitization Exp | 0 | 0 | 0 |
| Off Risk-Weighting App Categories | 0 | 0 | 0 |
| Tot RWA Securitization Exp SSFA Mhd | 0 | 0 | 0 |
| Total RWA Securitization Exp Gross-Up | 0 | 0 | 0 |
| Tot Deriv, Off-BS and Off - Risk Wght | 106,267 | 36,863 | 31,342 |
| Memo - 0% Category - \$ | 0 | 0 | 0 |
| Standardized Market Risk Weighted Assets | 0 | 0 | 0 |
| Risk-Weighted Asset Before Ded | 1,255,798 | 385,182 | 396,300 |
| - Excess Allowable LN&LS Loss | 906 | 328 | 118 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| Total Risk Weighted Assets | 1,254,892 | 384,854 | 396,182 |
| Current Credit Exposure All Derivatives | 0 | 0 | 0 |
| Derivatives Notional Prin Amounts | | | |
| OTC Contracts Total | 0 | 0 | 0 |
| Interest Rate | 0 | 0 | 0 |
| All Other | 0 | 0 | 0 |
| Centrally Cleared Contracts Total | 0 | 0 | 0 |
| Interest Rate | 0 | 0 | 0 |
| All Other | 0 | 0 | 0 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11C

Capital Analysis-d
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| | 12/31/2022 | 12/31/2020 | 12/31/2018 |
|------------------------------------|------------|------------|------------|
| Risk Based Capital (\$000) | | | |
| Tier 1 Capital | N/A | N/A | N/A |
| Total Equity Capital Adjusted | 0 | 0 | 0 |
| - Ineligible Def Tax Assets | 1,587 | 1,587 | 1,587 |
| - Ineligible Intangibles | N/A | N/A | N/A |
| - Cumul Change F.V. Financial Liab | 193,348 | 73,623 | 65,210 |
| Net Tier 1 | | | |
| Tier 2 Capital | N/A | N/A | N/A |
| + Qualif Debt and Redeem Ptd | N/A | N/A | N/A |
| + Cumulative Preferred Stock | 15,697 | 4,814 | 4,953 |
| + Allowable LN&LS Loss Allow | N/A | N/A | N/A |
| + Unt Gain Mkktl Egy Sec (45%) | N/A | N/A | N/A |
| + Other Tier 2 Capital Comp | N/A | N/A | N/A |
| Net Eligible Tier 2 | 15,697 | 4,814 | 4,953 |
| Total RBC Before Deductions | 209,045 | 78,437 | 70,163 |
| Tier 1 & Tier 2 | N/A | N/A | N/A |
| Tier 3 & Fin Sub Adj | N/A | N/A | N/A |
| - Deductions for Total RBC | 209,045 | 78,437 | 70,163 |
| Total Risk-Based-Capital | | | |
| Risk-Weighted Assets | | | |
| On-Balance Sheet | 19,478 | 20,064 | 17,696 |
| Category Two - 20% | 358,357 | 34,818 | 43,866 |
| Category Three - 50% | 717,681 | 291,602 | 300,353 |
| Category Four - 100% | 1,149,529 | 348,319 | 364,958 |
| Total On-Balance Sheet | 172,944 | 154,457 | 11,866 |
| Memo: Category One - 0% | | | |
| Off-Balance Sheet | | | |
| Category Two - 20% | 0 | 0 | 0 |
| Category Three - 50% | 0 | 118 | 1,576 |
| Category Four - 100% | 106,267 | 36,745 | 29,766 |
| Total Off-Balance Sheet | 106,267 | 36,863 | 31,342 |
| Memo: Category One - 0% | 0 | 0 | 0 |
| Adjustments to Risk-Wgt Assets | | | |
| Risk-Weighted Asset Before Ded | 1,255,798 | 385,182 | 396,300 |
| - Excess Allowable LN&LS Loss AI | 906 | 328 | 118 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| + Mkt Risk Asset & Fin Sub Adj | N/A | N/A | N/A |
| Total Risk-Weighted Assets | 1,254,892 | 384,854 | 396,182 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 One Quarter Annualized Income Analysis-Page 12

Income Statement 1-Qt-Ann
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| | 12/31/2022 | | | 12/31/2020 | | | 12/31/2018 | | |
|--|------------|-------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Earnings and Profitability | | | | | | | | | |
| Percent of Average Assets: | | | | | | | | | |
| - Interest Income (TE) | 5.74 | 4.24 | 93 | 3.76 | 3.73 | 52 | 4.92 | 4.43 | 81 |
| - Interest Expense | 1.36 | 0.73 | 90 | 0.13 | 0.43 | 8 | 0.36 | 0.72 | 14 |
| Net Interest Income (TE) | 4.39 | 3.52 | 86 | 3.63 | 3.28 | 73 | 4.56 | 3.70 | 92 |
| + Noninterest Income | 1.49 | 0.61 | 93 | 1.10 | 0.78 | 75 | 1.01 | 0.69 | 77 |
| - Noninterest Expense | 2.96 | 2.42 | 91 | 2.59 | 2.60 | 52 | 2.81 | 2.85 | 50 |
| - Pre-Provision Net Revenue (TE) | 2.92 | 1.77 | 81 | 2.15 | 1.52 | 83 | 2.76 | 1.60 | 95 |
| - Provision: Loan & Lease Losses | 0.20 | 0.10 | 76 | 0.01 | 0.19 | 22 | 0.11 | 0.12 | 56 |
| - Provision: Credit Loss Oh Assets | N/A | 0.03 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Pre-tax Operating Income (TE) | 2.72 | 1.65 | 92 | 2.13 | 1.32 | 89 | 2.65 | 1.45 | 86 |
| + Realized Gains/Losses Sec | 0.00 | -0.01 | 91 | 0.00 | 0.01 | 75 | 0.00 | 0.00 | 89 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 78 | 0.00 | 0.00 | 85 | 0.00 | 0.00 | 88 |
| Pretax Net Operating Income (TE) | 2.72 | 1.62 | 92 | 2.13 | 1.34 | 88 | 2.65 | 1.44 | 96 |
| Net Operating Income | 2.71 | 1.30 | 95 | 2.09 | 1.13 | 92 | 2.59 | 1.22 | 97 |
| Net Inc Attrib Min Ints | 0.00 | 0.00 | 98 | 0.00 | 0.01 | 99 | 0.00 | 0.00 | 98 |
| Net Income Adjusted Sub S | 2.15 | 1.26 | 92 | 1.68 | 1.06 | 88 | 2.10 | 1.14 | 96 |
| Net Income | 2.71 | 1.31 | 95 | 2.09 | 1.13 | 92 | 2.59 | 1.22 | 97 |

| | | | | | | | | | |
|-----------------------------------|------|------|----|------|------|----|------|------|----|
| Margin Analysis: | | | | | | | | | |
| Int Inc (TE) to Avg Earn Assets | 5.97 | 4.46 | 93 | 4.06 | 3.95 | 57 | 5.13 | 4.68 | 79 |
| Int Expense to Avg Earn Assets | 1.41 | 0.77 | 90 | 0.14 | 0.46 | 8 | 0.37 | 0.76 | 13 |
| Net Int Inc-TE to Avg Earn Assets | 4.56 | 3.70 | 86 | 3.92 | 3.48 | 77 | 4.75 | 3.91 | 90 |

| | | | | | | | | | |
|-----------------------------------|----------|-------|----|----------|--------|----|--------|------|----|
| Loan & Lease Analysis: | | | | | | | | | |
| Net Loss to Average Total LN&LS | 0.00 | 0.06 | 32 | 0.00 | 0.09 | 41 | 0.04 | 0.12 | 50 |
| Earnings Coverage of Net Loss (X) | 5,855.50 | 18.62 | 98 | 1,061.33 | -15.82 | 98 | 100.42 | 3.89 | 85 |
| LN&LS Allowance to Net Losses (X) | 2,047.75 | 6.24 | 98 | 422.58 | -12.46 | 96 | 37.88 | 2.18 | 81 |

| | | | | | | | | | |
|-------------------------------------|-------|-------|----|-------|-------|----|-------|-------|----|
| Capitalization | | | | | | | | | |
| Cash Dividends to Net Income | 0.00 | 27.95 | 37 | 0.00 | 44.75 | 34 | 63.01 | 43.65 | 68 |
| Retain Earnings to Avg Total Equity | 23.79 | 10.39 | 93 | 17.08 | 5.33 | 94 | 7.12 | 5.44 | 56 |

Yield on or Cost of:

| | | | | | | | | | |
|--|------|------|-----|------|------|-----|------|------|-----|
| Total Loan & Leases (TE) | 6.18 | 5.23 | 88 | 5.49 | 5.04 | 76 | 5.65 | 5.40 | 70 |
| Loans in Domestic Offices | 6.18 | 5.22 | 88 | 5.49 | 5.03 | 76 | 5.64 | 5.39 | 70 |
| Real Estate | 6.18 | 5.03 | 92 | 5.89 | 5.03 | 89 | 5.53 | 5.26 | 72 |
| Secured by 1-4 Fam Resi Prop | 6.92 | 4.99 | 93 | 5.29 | 5.11 | 91 | 5.44 | 5.32 | 60 |
| All Other Loans Sec Real Estate | 5.24 | 5.06 | 63 | 6.07 | 5.02 | 61 | 5.56 | 5.28 | 70 |
| Commercial & Industrial | 6.85 | 6.11 | 74 | 2.71 | 5.07 | 6 | 6.38 | 5.90 | 73 |
| Individual | 5.62 | 6.09 | 42 | 7.77 | 6.43 | 76 | 8.53 | 6.61 | 82 |
| Credit Card | N/A | 8.15 | N/A | N/A | 8.69 | N/A | N/A | 8.05 | N/A |
| Agricultural | 8.30 | 5.72 | 90 | 6.69 | 4.62 | 90 | 7.21 | 5.22 | 89 |
| Loans in Foreign Offices | N/A | 6.50 | N/A | N/A | 3.32 | N/A | N/A | 4.71 | N/A |
| Total Investment Securities (TE) | 2.94 | 2.44 | 78 | 2.89 | 2.08 | 87 | 3.59 | 2.67 | 91 |
| Total Investment Securities (Book) | 2.60 | 2.33 | 69 | 2.39 | 1.90 | 81 | 3.01 | 2.48 | 85 |
| US Treas & Agency (Excl MBS) | 2.59 | 1.94 | 79 | 4.04 | 1.43 | 98 | 5.53 | 2.16 | 98 |
| Mortgage Backed Securities | 2.29 | 2.29 | 42 | 0.88 | 1.60 | 12 | 2.28 | 2.47 | 33 |
| All Other Securities | 3.34 | 2.74 | 78 | 3.36 | 2.39 | 90 | 3.38 | 2.74 | 81 |
| Interest-Bearing Bank Balances | 4.00 | 3.53 | 85 | 0.30 | 0.27 | 68 | 2.12 | 2.08 | 48 |
| Federal Funds Sold & Resales | N/A | 2.94 | N/A | N/A | 0.07 | N/A | N/A | 2.02 | N/A |
| Total Interest Bearing Deposits | 2.07 | 0.97 | 93 | 0.26 | 0.59 | 13 | 0.66 | 0.93 | 29 |
| Transaction accounts | 0.25 | 0.78 | 27 | 0.05 | 0.23 | 11 | 0.33 | 0.49 | 43 |
| Other Savings Deposits | 2.39 | 0.82 | 96 | 0.09 | 0.27 | 12 | 0.47 | 0.59 | 44 |

| | | | | | | | | | | | |
|---|------|------|-----|--|------|------|-----|--|------|------|-----|
| Time Deposits | 1.82 | 1.35 | 77 | | 0.79 | 1.28 | 12 | | 1.11 | 1.55 | 16 |
| Foreign Office Deposits | N/A | 1.54 | N/A | | N/A | 0.00 | N/A | | N/A | 2.12 | N/A |
| Federal Funds Purchased & Repos | N/A | 1.80 | N/A | | N/A | 0.25 | N/A | | N/A | 1.30 | N/A |
| Other Borrowed Money | N/A | 3.21 | N/A | | N/A | 1.37 | N/A | | N/A | 2.34 | N/A |
| Subord Notes & Debentures | N/A | 5.41 | N/A | | N/A | 5.27 | N/A | | N/A | 6.67 | N/A |
| Other Interest Expense | 2.18 | 2.94 | 23 | | N/A | 1.38 | N/A | | N/A | 2.43 | N/A |
| All Interest-Bearing Funds | 2.07 | 1.06 | 92 | | 0.26 | 0.62 | 12 | | 0.66 | 0.99 | 23 |
| Memo: Interest on Time Dep Over Ins Limit | 1.11 | 1.48 | 33 | | 0.51 | 1.33 | 8 | | 0.82 | 1.70 | 10 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Securitization & Asset Sale Activities-Page 13

Securitization & Asset Sale-a
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| | 12/31/2022 | 12/31/2020 | 12/31/2018 | 1 Year |
|----------------------------------|------------|------------|------------|--------|
| Securitization Activities | 0 | 0 | 0 | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Retained Interest-Only Strips | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Retained Credit Enhancements | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Unused Liquidity Commitments | N/A | N/A | N/A | N/A |
| Sellers Interest in Secs & Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| Total Retained Credit Exposure | N/A | N/A | N/A | N/A |
| Asset Backed Comm Paper Conduits | N/A | N/A | N/A | N/A |
| CR Exp Spns by Bank & Other | N/A | N/A | N/A | N/A |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | N/A |
| Activity % Total Assets | | | | |
| Securitization Activities | 0.00 | 0.00 | 0.00 | |
| 1-4 Family Residential Loans | N/A | N/A | N/A | |
| Home Equity Lines | N/A | N/A | N/A | |
| Credit Card Receivables | N/A | N/A | N/A | |
| Auto Loans | N/A | N/A | N/A | |
| Commercial & Industrial Loans | N/A | N/A | N/A | |
| All Other Loans and Leases | N/A | N/A | N/A | |
| Asset Backed Comm Paper Conduits | N/A | N/A | N/A | |
| Cr Exp Spns by Bank & Other | N/A | N/A | N/A | |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | |
| Percent of Tot Managed Assets on | | | | |
| Balance Sheet & Sec Assets | 51.21 | 18.81 | 20.96 | |
| 1-4 Family Residential Loans | N/A | N/A | N/A | |
| Home Equity Lines | N/A | N/A | N/A | |
| Credit Card Receivables | N/A | N/A | N/A | |

Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

N/A
N/A
N/A

N/A
N/A
N/A

N/A
N/A
N/A

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13A

Securitization & Asset Sale-b
03/29/2023 02:26:47 PM

% Tot Securitization Act by Type

12/31/2022

12/31/2020

12/31/2018

Retained Int Only Strips
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Retained Credit Enhancement
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Unused Comm to Provide Liquidity
Sellers Int in Secs & LNS % Trust
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans

N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A

Percent of Tier 1 Capital
Total Retained Credit Exposure
Retained Interest-Only Strips
Retained Credit Enhancements

N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A

30-89 Day PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Day PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ Days PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Days PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Past Due Securitized Assets

N/A

N/A

N/A

Net Losses Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Net Charge Off Secur Asset

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

N/A

N/A

N/A

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13B

Securitization & Asset Sale-c
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| | <u>12/31/2022</u> | <u>12/31/2020</u> | <u>12/31/2018</u> |
|-----------------------------------|-------------------|-------------------|-------------------|
| 30-89 Day PD Securitized Assets % | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Total 30-89 Days PD Secur Asset | N/A | N/A | N/A |
| 90+ Day PD Securitized Assets % | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Total 90+ Day PD Secur Asset | N/A | N/A | N/A |
| Total PD Securitized Assets % | N/A | N/A | N/A |
| Net Losses on Securitized Assets% | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Net Losses on Securitized Assets | N/A | N/A | N/A |
| 30-89 DAY PD managed assets % | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Total 30-89 Day PD Manage Asset | N/A | N/A | N/A |
| 90+ DAY PD MANAGED ASSETS % | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Total 90+ Day PD Manage Asset | N/A | N/A | N/A |
| Total Past Due Managed Assets % | N/A | N/A | N/A |
| Net Losses on Managed Assets % | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A |
| Net Losses on Managed Assets | N/A | N/A | N/A |

FDIC Certificate # 195559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK, BROWNWOOD, TX
Fiduciary & Related Services--Page 1

Fiduciary Services-a
03/29/2023 02:26:47 PM

| | (\$000) | 12/31/2022 %Total | %MGD |
|---------------------------------------|---------|----------------------|---------|
| Total Fiduciary and Related Assets | | | |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Total Fiduciary Assets | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A |
| Total Fiduciary and Related Accounts | (#) | %Total | %MGD |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Total Number of Accounts | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A |
| Fiduciary and Related Services Income | (\$000) | %FID IN | %Change |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Other Related Services | N/A | N/A | N/A |
| Gross Fiduciary and Related Income | N/A | N/A | N/A |
| Less: Expenses | N/A | N/A | N/A |
| Less: Net Losses | N/A | N/A | N/A |
| Plus: Intra-company Credits | N/A | N/A | N/A |
| Net Fiduciary and Related Income | N/A | N/A | N/A |
| Memo: Fiduciary Income - Foreign | N/A | N/A | N/A |
| Gross Fiduciary Income % Nonmt Inc | N/A | N/A | N/A |
| Fiduciary Income % Fiduciary Assets | Bank | PCT | |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |

| | (\$000) | 12/31/2021 %Total | %MGD |
|---------------------------------------|---------|----------------------|---------|
| Total Fiduciary and Related Assets | | | |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Total Fiduciary Assets | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A |
| Total Fiduciary and Related Accounts | (#) | %Total | %MGD |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Total Number of Accounts | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A |
| Fiduciary and Related Services Income | (\$000) | %FID IN | %Change |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A |
| Other Related Services | N/A | N/A | N/A |
| Gross Fiduciary and Related Income | N/A | N/A | N/A |
| Less: Expenses | N/A | N/A | N/A |
| Less: Net Losses | N/A | N/A | N/A |
| Plus: Intra-company Credits | N/A | N/A | N/A |
| Net Fiduciary and Related Income | N/A | N/A | N/A |
| Memo: Fiduciary Income - Foreign | N/A | N/A | N/A |
| Gross Fiduciary Income % Nonmt Inc | N/A | N/A | N/A |
| Fiduciary Income % Fiduciary Assets | Bank | PCT | |
| Personal Trust and Agency | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A |

| Peer Group Descriptions for Fiduciary & Related Services: | Peer Number | | | | | | | | |
|---|-------------|---------|--------|---------|-----|---------|--------|---------|-----|
| Total Fiduciary Assets | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Memo: Fiduciary Income Foreign | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Collective/Common Trust Fund Assets | | | | | | | | | |
| Domestic Equity | | (\$000) | %Total | %Change | | (\$000) | %Total | %Change | |
| International/Global Equity | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Stock/Bond Blend | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Taxable Bond | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Municipal Bond | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Short Term/Money Market | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Specialty/Other | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Total Trust Funds | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Collective/Common Trust Fund Accounts | | | | | | | | | |
| Domestic Equity | | (#) | %Total | %Change | | (#) | %Total | %Change | |
| International/Global Equity | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Stock/Bond Blend | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Taxable Bond | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Municipal Bond | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Short Term/Money Market | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Specialty/Other | | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Total Trust Funds | | N/A | N/A | N/A | | N/A | N/A | N/A | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Fiduciary & Related Services--Page 1A

Fiduciary Services-b
 03/29/2023 02:26:47 PM

| | | | 12/31/2022 | | | 12/31/2021 | |
|--|---------|--------|------------|-----|---------|------------|---------|
| | (\$000) | %Rev | PCT | | (\$000) | %Rev | PCT |
| Gross Fiduciary Losses - Managed | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.05 | N/A | N/A | N/A | 0.00 |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.01 | N/A | N/A | N/A | 0.00 |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.03 | N/A | N/A | N/A | 0.01 |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.00 |
| Total Gross Managed Losses | N/A | N/A | 0.03 | N/A | N/A | N/A | 0.00 |
| Gross Fiduciary Losses - Non Managed | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.00 |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.00 |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.01 |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.35 |
| Total Gross Non Managed Losses | N/A | N/A | 0.00 | N/A | N/A | N/A | 0.00 |
| Net Fiduciary Losses - ALL | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.05 | N/A | N/A | N/A | 0.00 |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.02 | N/A | N/A | N/A | 0.00 |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.04 | N/A | N/A | N/A | 0.01 |
| Other Fiduciary | N/A | N/A | 0.01 | N/A | N/A | N/A | 0.35 |
| Total Net Losses | N/A | N/A | 0.03 | N/A | N/A | N/A | 0.01 |
| Corporate Trust and Agency | (\$000) | #ISS | %Change | | (\$000) | #ISS | %Change |
| Corporate and Muni Trusteeships | N/A | N/A | N/A | | N/A | N/A | N/A |
| Issues in Default | N/A | N/A | N/A | | N/A | N/A | N/A |
| All Other Corporate | N/A | N/A | N/A | | N/A | N/A | N/A |
| Managed Assets in Fiduciary Accts | (\$000) | %Total | %Change | | (\$000) | %Total | %Change |
| Noninterest-Bearing Deposits | N/A | N/A | N/A | | N/A | N/A | N/A |
| Interest-Bearing Deposits | N/A | N/A | N/A | | N/A | N/A | N/A |
| U.S. Treasury & Agency | N/A | N/A | N/A | | N/A | N/A | N/A |
| State, County & Municipal | N/A | N/A | N/A | | N/A | N/A | N/A |
| Money Market Mutual Funds | N/A | N/A | N/A | | N/A | N/A | N/A |
| Equity Mutual Funds | N/A | N/A | N/A | | N/A | N/A | N/A |
| Common & Collective Funds | N/A | N/A | N/A | | N/A | N/A | N/A |
| Other Mutual Funds | N/A | N/A | N/A | | N/A | N/A | N/A |
| Other Short-Term Obligations | N/A | N/A | N/A | | N/A | N/A | N/A |
| Other Notes and Bonds | N/A | N/A | N/A | | N/A | N/A | N/A |
| Unregistered Funds & Private Equity | N/A | N/A | N/A | | N/A | N/A | N/A |
| Other Common & Preferred Stocks | N/A | N/A | N/A | | N/A | N/A | N/A |
| Real Estate Mortgages | N/A | N/A | N/A | | N/A | N/A | N/A |
| Real Estate | N/A | N/A | N/A | | N/A | N/A | N/A |
| Miscellaneous Assets | N/A | N/A | N/A | | N/A | N/A | N/A |
| Total Managed Assets | N/A | N/A | N/A | | N/A | N/A | N/A |

Memo: Fiduciary Assets in Advised or Sponsored Mutual Funds
 Peer Group Descriptions for Fiduciary & Related Services:

N/A N/A N/A
 Peer Number

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
September 30, 2022 Uniform Bank Performance Report

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[Information](#)[Introduction](#)

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided Summary Ratios--Page 1 as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content Income Statement \$--Page 2 of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report Noninterest Income, Expenses and Yields--Page 3 has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All Balance Sheet \$--Page 4 information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the Off Balance Sheet Items--Page 5 data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a Derivative Instruments--Page 5A federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please Derivative Analysis--Page 5B refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown Balance Sheet Percentage Composition--Page 6 herein. For questions regarding content of reports contact: Analysis of Loan Allowance and Loan Mix--Page 7
1-888-237-3111 or email: cdr.help@cdr.ffiec.gov

Financial Institution Address:

TEXASBANK
400 FISK STREET

BROWNWOOD TX
768012930

The Current Federal Regulator is:
Federal Deposit Insurance Corporation

The bank was established on: 03/07/1966

The current peer group for this bank is: 4

Insured commercial banks having assets between \$1 billion and \$3 billion

Footnotes:

Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

##One or more mergers, consolidations or purchases have occurred during one or more of the quarters listed. Consequently assets prior to the date of merger may be excluded from earnings analysis.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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| Capital Analysis--Page 11 | |
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| Capital Analysis--Page 11C | |
| One Quarter Annualized Income Analysis--Page 12 | |
| Securitization & Asset Sale Activities--Page 13 | |
| Securitization & Asset Sale Activities--Page 13A | |
| Securitization & Asset Sale Activities--Page 13B | |
| Fiduciary & Related Services--Page 1 | |
| Fiduciary & Related Services--Page 1A | |
| State Average | |
| Bank Holding Company Information: | |
| FRB District / ID / RSSD 11 / 4126225 | |
| TEXAS BANC FINANCIAL CORP | |
| FORT WORTH, TX | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Summary Ratios-Page 1

Summary Ratios
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--|------------|-------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Earnings and Profitability | | | | | | | | | |
| Percent of Average Assets: | | | | | | | | | |
| Interest Income (TE) | 4.87 | 3.49 | 95 | 3.42 | 3.52 | 43 | 4.90 | 4.46 | 80 |
| - Interest Expense | 0.40 | 0.28 | 79 | 0.09 | 0.30 | 7 | 0.48 | 0.83 | 16 |
| Net Interest Income (TE) | 4.47 | 3.21 | 95 | 3.33 | 3.21 | 59 | 4.42 | 3.62 | 92 |
| + Noninterest Income | 1.40 | 0.66 | 92 | 0.88 | 0.70 | 72 | 1.05 | 0.71 | 77 |
| - Noninterest Expense | 3.22 | 2.32 | 90 | 2.52 | 2.42 | 59 | 2.88 | 2.80 | 57 |
| Pre-Provision Net Revenue (TE) | 2.64 | 1.60 | 93 | 1.69 | 1.53 | 63 | 2.58 | 2.88 | 94 |
| - Provision: Loan & Lease Losses | 0.20 | 0.08 | 85 | 0.01 | 0.07 | 28 | 0.02 | 0.12 | 21 |
| - Provision: Credit Loss Oth Assets | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Pretax Operating Income (TE) | 2.45 | 1.51 | 93 | 1.69 | 1.45 | 69 | 2.56 | 1.45 | 95 |
| + Realized Gains/Losses Sec | 0.00 | 0.00 | 79 | 0.00 | 0.01 | 59 | 0.00 | 0.01 | 51 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | -0.01 | 95 | 0.00 | 0.00 | 87 | 0.00 | 0.00 | 68 |
| Pretax Net Operating Income (TE) | 2.45 | 1.50 | 93 | 1.69 | 1.47 | 68 | 2.56 | 1.47 | 95 |
| Net Operating Income | 2.43 | 1.20 | 96 | 1.66 | 1.23 | 81 | 2.51 | 1.22 | 96 |
| Net Inc Attrib to Min Infs | 0.00 | 0.00 | 97 | 0.00 | 0.00 | 98 | 0.00 | 0.00 | 98 |
| Net Income Adjusted Sub S | 1.93 | 1.16 | 94 | 1.33 | 1.14 | 69 | 2.02 | 1.15 | 95 |
| Net Income | 2.43 | 1.20 | 96 | 1.66 | 1.23 | 81 | 2.51 | 1.22 | 96 |

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|-------------------------------------|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Margin Analysis: | | | | | | | | | |
| Avg Earning Assets to Avg Assets | 94.78 | 95.29 | 38 | 90.13 | 94.90 | 7 | 95.61 | 94.67 | 64 |
| Avg Int-Bearing Funds to Avg Assets | 60.37 | 69.49 | 23 | 51.22 | 68.17 | 5 | 53.95 | 73.92 | 3 |
| Int Inc (TE) to Avg Earn Assets | 5.14 | 3.67 | 95 | 3.80 | 3.73 | 55 | 5.12 | 4.71 | 77 |
| Int Expense to Avg Earn Assets | 0.42 | 0.29 | 79 | 0.10 | 0.32 | 7 | 0.50 | 0.88 | 16 |
| Net Int Inc-TE to Avg Earn Assets | 4.71 | 3.37 | 95 | 3.70 | 3.39 | 72 | 4.62 | 3.83 | 91 |

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-----|------------|--------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan & Lease Analysis: | | | | | | | | | |
| Net Loss to Average Total LN&LS | 0.00 | 0.03 | 35 | 0.00 | 0.03 | 45 | 0.02 | 0.10 | 38 |
| Earnings Coverage of Net Losses (X) | N/A | 168.92 | N/A | 1,406.75 | 167.88 | 94 | 151.10 | 57.83 | 85 |
| LN&LS Allowance to LN&LS Not HFS | 1.16 | 1.23 | 42 | 1.33 | 1.42 | 47 | 1.42 | 1.25 | 71 |
| LN&LS Allowance to Net Losses (X) | N/A | 86.62 | N/A | 637.50 | 89.69 | 93 | 60.25 | 32.18 | 82 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 8.83 | 8.83 | 68 | 56.67 | 9.70 | 92 | 22.84 | 4.64 | 92 |
| 30-89 Days Past Due | 0.37 | 0.21 | 78 | 0.31 | 0.28 | 63 | 0.31 | 0.51 | 41 |
| Total LN&LS-90+ Days PD & Nonaccrual | 0.16 | 0.38 | 36 | 0.02 | 0.46 | 16 | 0.06 | 0.66 | 13 |
| Non-Curr Lns+OREO to Lns+OREO | 0.20 | 0.43 | 37 | 0.02 | 0.54 | 13 | 0.06 | 0.83 | 10 |

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|----------------------------------|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Liquidity | | | | | | | | | |
| Net Non Core Fund Dep New \$250M | 6.37 | 3.33 | 60 | -51.09 | -7.91 | 4 | -12.23 | 3.22 | 12 |
| Net Loans & Leases to Assets | 84.06 | 66.54 | 93 | 52.33 | 58.91 | 34 | 69.90 | 69.34 | 46 |
| Net Loans & Leases to Deposits | 97.22 | 76.77 | 86 | 59.48 | 67.94 | 33 | 81.84 | 82.43 | 44 |

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---------------------------------------|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Capitalization | | | | | | | | | |
| Leverage Ratio | 12.3134 | 9.88 | 89 | 11.6732 | 9.81 | 85 | 13.5485 | 10.76 | 89 |
| Total Capital Ratio | 16.4765 | 14.30 | 82 | 18.5149 | 16.09 | 77 | 19.4861 | 15.85 | 82 |
| Cash Dividends to Net Income | 22.67 | 24.17 | 48 | 22.31 | 34.80 | 32 | 80.35 | 39.65 | 86 |
| Non- | | | | | | | | | |
| Curr Lns+OREO to T1 Capital+Allowance | 1.36 | 2.59 | 40 | 0.10 | 2.90 | 12 | 0.31 | 4.90 | 10 |

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|-----------------------------|------------|--------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Growth Rates | | | | | | | | | |
| Total Assets | 124.44 | 7.04 | 99 | 17.73 | 12.26 | 77 | 1.75 | 6.97 | 21 |
| Tier 1 Capital | 126.96 | 12.01 | 99 | 11.83 | 10.42 | 69 | 3.75 | 8.13 | 20 |
| Net Loans & Leases | 252.08 | 13.58 | 99 | 6.48 | 3.18 | 65 | -8.12 | 6.07 | 2 |
| Short Term Investments | -47.78 | -39.73 | 49 | 35.85 | 25.50 | 62 | 86.73 | 51.21 | 74 |
| Short Term Non Core Funding | 360.11 | 48.02 | 95 | 1.54 | -2.92 | 58 | -9.33 | 11.67 | 35 |

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| | | | |
|-------------------------------|-----------|---------|---------|
| Average Total Assets | 1,461,138 | 675,510 | 496,827 |
| Net Income | 26,665 | 11,207 | 12,446 |
| Number of banks in Peer Group | 513 | 1,309 | 1,183 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Income Statement \$--Page 2

Income Statement \$
 03/29/2023 02:56:00 PM

| | 09/30/2022 | 12/31/2021 | 12/31/2019 |
|---|------------|------------|------------|
| Interest and Fees on Loans | 50,577 | 20,712 | 21,167 |
| Income From Lease Financing | 0 | 0 | 0 |
| Tax-Exempt | 52 | 18 | 48 |
| Estimated Tax Benefit | 14 | 5 | 13 |
| Income on Loans & Leases (TE) | 50,591 | 20,717 | 21,180 |
| US Treas & Agency (Excl MBS) | 59 | 7 | 11 |
| Mortgage Backed Securities | 456 | 249 | 292 |
| Estimated Tax Benefit | 125 | 169 | 263 |
| All Other Securities | 471 | 635 | 988 |
| Tax-Exempt Securities Income | 470 | 635 | 988 |
| Investment Interest Income (TE) | 1,111 | 1,060 | 1,554 |
| Interest on Due From Banks | 800 | 497 | 1,454 |
| Int on Fed Funds Sold & Resales | 0 | 0 | 0 |
| Trading Account Income | N/A | N/A | N/A |
| Other Interest Income | 849 | 839 | 136 |
| Total Interest Income (TE) | 53,351 | 23,113 | 24,323 |
| Int on Deposits in Foreign Off | N/A | N/A | N/A |
| Int on Domestic Deposits | 4,226 | 585 | 2,383 |
| Int on Fed Funds Purch & Repos | 49 | 0 | 0 |
| Int Trad Liab & Oth Borrowings | N/A | N/A | N/A |
| Int on Sub Notes & Debentures | N/A | N/A | N/A |
| Other Interest Expense | 134 | 0 | 0 |
| Total Interest Expense | 4,409 | 585 | 2,383 |
| Net Interest Income (TE) | 48,942 | 22,528 | 21,940 |
| Non-Interest Income | 15,326 | 5,946 | 5,195 |
| Adjusted Operating Income (TE) | 64,268 | 28,474 | 27,135 |
| Non-Interest Expense | 35,315 | 17,046 | 14,319 |
| Pre-Provision Net Revenue (TE) | 28,953 | 11,428 | 12,816 |
| Provision: Loan & Lease Losses | 2,149 | 36 | 83 |
| Provision: Credit Losses Other Assets | N/A | N/A | N/A |
| Pretax Operating Income (TE) | 26,804 | 11,392 | 12,733 |
| Realized G/L Hid-to-Maturity Sec | 0 | 0 | 0 |
| Realized G/L Avail-for Sale Sec | 0 | 0 | 0 |
| Unrealized G/L Equity Securities | 0 | 0 | 0 |
| Pretax Net Operating Inc (TE) | 26,804 | 11,392 | 12,733 |
| Applicable Income Taxes (TE) | 139 | 185 | 287 |
| Net Operating Income | 26,665 | 11,207 | 12,446 |
| Net Discontinued / Extraordinary Items | 0 | 0 | 0 |
| Net Inc Noncontrolling Minority Interests | 0 | 0 | 0 |
| Net Income | 26,665 | 11,207 | 12,446 |

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Cash Dividends Declared
Retained Earnings
Memo: Net International Income
Memo: Interest on Time Dep Over Ins Limit

6,044
20,621
N/A
370

2,500
8,707
N/A
81

10,000
2,446
N/A
259

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

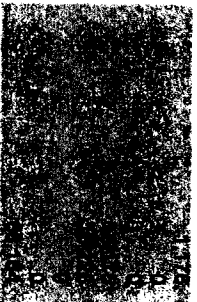
TEXASBANK: BROWNWOOD, TX
 Noninterest Income, Expenses and Yields—Page 3

Non Int Inc, Exp, Yields
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|--------|--------|------------|-------|-------|------------|-------|-------|------------|-------|-------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Average Assets | 2.19 | 1.36 | 95 | 1.47 | 1.42 | 58 | 1.67 | 1.64 | 54 | 1.67 | 1.64 | 54 |
| Personnel Expense | 0.21 | 0.25 | 38 | 0.17 | 0.26 | 19 | 0.28 | 0.32 | 42 | 0.28 | 0.32 | 42 |
| Occupancy Expense | 0.81 | 0.70 | 73 | 0.88 | 0.72 | 75 | 0.93 | 0.83 | 67 | 0.93 | 0.83 | 67 |
| Other Oper Exp (Incl Intangibles) | 3.22 | 2.32 | 90 | 2.52 | 2.42 | 59 | 2.88 | 2.80 | 57 | 2.88 | 2.80 | 57 |
| Total Overhead Expense | 1.82 | 1.62 | 69 | 1.64 | 1.69 | 45 | 1.84 | 2.04 | 33 | 1.84 | 2.04 | 33 |
| Overhead Less NonInt Inc | | | | | | | | | | | | |
| Other Income & Expense Ratios: | | | | | | | | | | | | |
| Efficiency Ratio | 54.95 | 59.24 | 33 | 59.87 | 61.72 | 44 | 52.77 | 63.95 | 16 | 52.77 | 63.95 | 16 |
| Avg Personnel Exp Per Empl(\$000) | 119.15 | 104.69 | 70 | 73.12 | 90.06 | 22 | 71.51 | 84.50 | 27 | 71.51 | 84.50 | 27 |
| Assets Per Employee (\$Million) | 5.88 | 8.17 | 22 | 5.31 | 6.83 | 24 | 5.31 | 5.57 | 26 | 4.27 | 5.57 | 26 |
| Yield on or Cost of: | | | | | | | | | | | | |
| Total Loan & Leases (TE) | 5.72 | 4.63 | 93 | 5.45 | 5.09 | 74 | 5.75 | 5.45 | 72 | 5.75 | 5.45 | 72 |
| Loans in Domestic Offices | 5.71 | 4.62 | 93 | 5.45 | 5.08 | 74 | 5.75 | 5.44 | 72 | 5.75 | 5.44 | 72 |
| Real Estate | 5.75 | 4.50 | 96 | 5.64 | 4.82 | 89 | 5.65 | 5.32 | 76 | 5.65 | 5.32 | 76 |
| Secured by 1-4 Fam Resi Prop | 6.79 | 4.54 | 96 | 4.92 | 4.91 | 55 | 5.53 | 5.37 | 60 | 5.53 | 5.37 | 60 |
| All Other Loans Sec Real Estate | 4.43 | 4.51 | 45 | 5.84 | 4.81 | 91 | 5.69 | 5.34 | 74 | 5.69 | 5.34 | 74 |
| Commercial & Industrial | 4.82 | 5.22 | 45 | 3.45 | 6.27 | 4 | 6.22 | 5.93 | 67 | 6.22 | 5.93 | 67 |
| Individual | 5.30 | 5.58 | 38 | 6.96 | 6.29 | 68 | 8.56 | 6.72 | 83 | 8.56 | 6.72 | 83 |
| Credit Card | N/A | 7.44 | N/A | N/A | 8.23 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Agricultural | N/A | 5.02 | 92 | 7.00 | 5.02 | 93 | 7.36 | 5.90 | 92 | 7.36 | 5.90 | 92 |
| Loans in Foreign Offices | 6.76 | 5.74 | 92 | N/A | 3.37 | N/A | N/A | 4.81 | N/A | N/A | 4.81 | N/A |
| Total Investment Securities (TE) | 2.62 | 2.03 | 85 | 2.73 | 1.82 | 90 | 3.66 | 2.71 | 92 | 3.66 | 2.71 | 92 |
| Total Investment Securities (Book) | 2.33 | 1.92 | 81 | 2.30 | 1.67 | 87 | 3.04 | 2.52 | 87 | 3.04 | 2.52 | 87 |
| US Treas & Agency (Excl MBS) | 2.48 | 1.51 | 92 | 4.81 | 1.22 | 99 | 5.29 | 2.23 | 98 | 5.29 | 2.23 | 98 |
| Mortgage Backed Securities | 1.77 | 1.80 | 50 | 1.29 | 1.42 | 40 | 2.21 | 2.48 | 25 | 2.21 | 2.48 | 25 |
| All Other Securities | 3.31 | 2.46 | 87 | 3.30 | 2.21 | 91 | 3.40 | 2.77 | 83 | 3.40 | 2.77 | 83 |
| Interest-Bearing Bank Balances | 0.73 | 0.84 | 34 | 0.26 | 0.25 | 69 | 2.33 | 2.10 | 78 | 2.33 | 2.10 | 78 |
| Federal Funds Sold & Resales | 0.00 | 0.78 | 17 | N/A | 0.07 | N/A | N/A | 1.92 | N/A | N/A | 1.92 | N/A |
| Total Interest Bearing Deposits | 0.65 | 0.37 | 87 | 0.17 | 0.41 | 11 | 0.89 | 1.09 | 37 | 0.89 | 1.09 | 37 |
| Transaction accounts | 0.14 | 0.27 | 30 | 0.06 | 0.19 | 16 | 0.42 | 0.53 | 50 | 0.42 | 0.53 | 50 |
| Other Savings Deposits | 0.65 | 0.28 | 92 | 0.07 | 0.21 | 9 | 0.71 | 0.67 | 60 | 0.71 | 0.67 | 60 |
| Time Deposits | 0.77 | 0.69 | 64 | 0.53 | 0.91 | 14 | 1.33 | 1.86 | 12 | 1.33 | 1.86 | 12 |
| Foreign Office Deposits | N/A | 0.33 | N/A | N/A | 0.22 | N/A | N/A | 1.82 | N/A | N/A | 1.82 | N/A |
| Federal Funds Purchased & Repos | N/A | 0.64 | N/A | N/A | 0.18 | N/A | N/A | 1.31 | N/A | N/A | 1.31 | N/A |
| Other Borrowed Money | N/A | 1.74 | N/A | N/A | 1.28 | N/A | N/A | 2.21 | N/A | N/A | 2.21 | N/A |
| Subord Notes & Debentures | N/A | 5.50 | N/A | N/A | 4.95 | N/A | N/A | 6.86 | N/A | N/A | 6.86 | N/A |
| Other Interest Expense | 1.38 | 1.67 | 30 | N/A | 1.43 | N/A | N/A | 2.36 | N/A | N/A | 2.36 | N/A |
| All Interest-Bearing Funds | 0.67 | 0.40 | 86 | 0.17 | 0.45 | 10 | 0.89 | 1.14 | 33 | 0.89 | 1.14 | 33 |
| Memor: Interest on Time Dep Over Ins Limit | 0.35 | 0.75 | 10 | 0.26 | 0.96 | 3 | 0.83 | 2.02 | 3 | 0.83 | 2.02 | 3 |
| Non-Interest Income & Expenses | | | | | | | | | | | | |
| Fiduciary Activities | | | 0 | | | 0 | | | 0 | | | 0 |
| Deposit Service Charges | | | 1,011 | | | 1,028 | | | 1,392 | | | 1,392 |
| Trading, Vent Cap, Securiz Inc | | | N/A | | | N/A | | | N/A | | | N/A |
| Inv Banking, Advisory Inc | | | 0 | | | 0 | | | 0 | | | 0 |
| Insurance Comm & Fees | | | 4 | | | 5 | | | 7 | | | 7 |
| Net Servicing Fees | | | 3,461 | | | 495 | | | 270 | | | 270 |
| Loan & Lse Net Gains/Loss | | | 4,901 | | | 965 | | | 646 | | | 646 |
| Other Net Gains/Losses | | | -96 | | | 0 | | | 119 | | | 119 |
| Other Non-Interest Income | | | 6,045 | | | 3,453 | | | 2,761 | | | 2,761 |
| Non-Interest Income | | | 15,326 | | | 5,946 | | | 5,195 | | | 5,195 |
| Personnel Expense | | | 24,040 | | | 9,944 | | | 8,295 | | | 8,295 |

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| | | | |
|--|---------|--------|--------|
| Occupancy Expense | 2,347 | 1,162 | 1,411 |
| Goodwill Impairment | 0 | 0 | 0 |
| Other Intangible Amortiz | 0 | 0 | 0 |
| Other Oper Explan Intangibles) | 8,928 | 5,940 | 4,613 |
| Non-Interest Expense | 35,315 | 17,046 | 14,319 |
| Full Service Domestic Banking Branches (#) | 13 | 9 | 9 |
| Foreign Branches (#) | 0 | 0 | 0 |
| Assets Per Domestic Office | 121,752 | 80,251 | 55,036 |



FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Balance Sheet \$-Page 4

Balance Sheet \$
 03/29/2023 02:56:00 PM

09/30/2022

12/31/2021

12/31/2019

1 Year

Assets:

| | |
|-----------------------------------|-----------|
| Real Estate Loans | 1,289,307 |
| Commercial Loans | 42,958 |
| Individual Loans | 7,455 |
| Agricultural Loans | 2,081 |
| Other Loans & Leases | 4,215 |
| LN&LS Allowance | 15,591 |
| Unearned Income | 0 |
| Net Loans & Leases | 1,330,424 |
| U.S. Treasury & Agency Securities | 33,188 |
| Municipal Securities | 18,878 |
| Foreign Debt Securities | 0 |
| All Other Securities | 24,067 |
| HTM Securities Allowance | N/A |
| Interest-Bearing Bank Balances | 123,894 |
| Federal Funds Sold & Resales | 0 |
| Trading Account Assets | 0 |
| Total Investments | 200,027 |
| Total Earning Assets | 1,530,451 |

| | |
|---------------------------------|-----------|
| Nonint Cash & Due From Banks | 14,346 |
| Premises, Fix Assis, Cap Leases | 11,380 |
| Other Real Estate Owned | 485 |
| Dir & Indir Inv RE Ventures | 0 |
| Inv in Unconsolidated Subs | 0 |
| Acceptances & Oth Assets | 26,112 |
| Total Assets | 1,582,774 |
| Average Assets During Quarter | 1,483,154 |

Liabilities:

| | |
|---------------------------------------|-----------|
| Demand Deposits | 448,707 |
| All Now & ATS Accounts | 0 |
| Money Market Deposit Accounts | 524,316 |
| Other Savings Deposits | 102,256 |
| Time Deps At Or Below Insurance Limit | 195,938 |
| Less: Fully Insured Brokered Deposits | 86,427 |
| Core Deposits | 1,184,790 |
| Fully Insured Brokered Deposits | 86,427 |
| Time Deps Above Insurance Limit | 97,268 |
| Deposits in Foreign Offices | N/A |
| Total Deposits | 1,368,483 |
| Federal Funds Purch & Resale | 0 |
| Fed Home Loan Bor Mat < 1 Year | 20,000 |
| Fed Home Loan Bor Mat > 1 Year | 10,000 |
| Oth Borrowing Mat < 1 Year | 0 |
| Oth Borrowing Mat > 1 Year | 0 |
| Subordinated Notes & Debentures | 0 |
| Acceptances & Other Liabilities | 6,067 |
| Total Liabilities (Incl Mortg) | 1,404,550 |
| Total Bank Capital & Min Int | 178,224 |
| Total Liabilities & Capital | 1,582,774 |

| | |
|---------------------------------|---------|
| Nonint Cash & Due From Banks | 21,002 |
| Premises, Fix Assis, Cap Leases | 4,408 |
| Other Real Estate Owned | 0 |
| Dir & Indir Inv RE Ventures | 0 |
| Inv in Unconsolidated Subs | 0 |
| Acceptances & Oth Assets | 12,498 |
| Total Assets | 722,256 |
| Average Assets During Quarter | 706,872 |

Liabilities:

| | |
|---------------------------------------|---------|
| Demand Deposits | 262,736 |
| All Now & ATS Accounts | 56,428 |
| Money Market Deposit Accounts | 165,266 |
| Other Savings Deposits | 81,356 |
| Time Deps At Or Below Insurance Limit | 44,106 |
| Less: Fully Insured Brokered Deposits | 0 |
| Core Deposits | 609,892 |
| Fully Insured Brokered Deposits | 0 |
| Time Deps Above Insurance Limit | 25,513 |
| Deposits in Foreign Offices | N/A |
| Total Deposits | 635,405 |
| Federal Funds Purch & Resale | 0 |
| Fed Home Loan Bor Mat < 1 Year | 0 |
| Fed Home Loan Bor Mat > 1 Year | 0 |
| Oth Borrowing Mat < 1 Year | 0 |
| Oth Borrowing Mat > 1 Year | 0 |
| Subordinated Notes & Debentures | 0 |
| Acceptances & Other Liabilities | 2,990 |
| Total Liabilities (Incl Mortg) | 638,395 |
| Total Bank Capital & Min Int | 83,861 |
| Total Liabilities & Capital | 722,256 |

| | |
|---------------------------------|---------|
| Nonint Cash & Due From Banks | 13,085 |
| Premises, Fix Assis, Cap Leases | 4,331 |
| Other Real Estate Owned | 0 |
| Dir & Indir Inv RE Ventures | 0 |
| Inv in Unconsolidated Subs | 0 |
| Acceptances & Oth Assets | 13,356 |
| Total Assets | 495,325 |
| Average Assets During Quarter | 500,940 |

Liabilities:

| | |
|---------------------------------------|---------|
| Demand Deposits | 41,988 |
| All Now & ATS Accounts | 6,965 |
| Money Market Deposit Accounts | 92,934 |
| Other Savings Deposits | 206,939 |
| Time Deps At Or Below Insurance Limit | 49,040 |
| Less: Fully Insured Brokered Deposits | 0 |
| Core Deposits | 397,866 |
| Fully Insured Brokered Deposits | 0 |
| Time Deps Above Insurance Limit | 25,208 |
| Deposits in Foreign Offices | N/A |
| Total Deposits | 423,074 |
| Federal Funds Purch & Resale | 0 |
| Fed Home Loan Bor Mat < 1 Year | 0 |
| Fed Home Loan Bor Mat > 1 Year | 0 |
| Oth Borrowing Mat < 1 Year | 0 |
| Oth Borrowing Mat > 1 Year | 0 |
| Subordinated Notes & Debentures | 0 |
| Acceptances & Other Liabilities | 2,837 |
| Total Liabilities (Incl Mortg) | 425,911 |
| Total Bank Capital & Min Int | 69,415 |
| Total Liabilities & Capital | 495,326 |

| | |
|---------------------------------|--------|
| Nonint Cash & Due From Banks | -10,65 |
| Premises, Fix Assis, Cap Leases | 172,44 |
| Other Real Estate Owned | N/A |
| Dir & Indir Inv RE Ventures | N/A |
| Inv in Unconsolidated Subs | N/A |
| Acceptances & Oth Assets | 115,39 |
| Total Assets | 124,44 |
| Average Assets During Quarter | 112,05 |

Liabilities:

| | |
|---------------------------------------|---------|
| Demand Deposits | 73,69 |
| All Now & ATS Accounts | -100,00 |
| Money Market Deposit Accounts | 240,38 |
| Other Savings Deposits | 29,13 |
| Time Deps At Or Below Insurance Limit | 336,69 |
| Less: Fully Insured Brokered Deposits | 0 |
| Core Deposits | 100,60 |
| Fully Insured Brokered Deposits | N/A |
| Time Deps Above Insurance Limit | 235,70 |
| Deposits in Foreign Offices | N/A |
| Total Deposits | 120,86 |
| Federal Funds Purch & Resale | 0 |
| Fed Home Loan Bor Mat < 1 Year | N/A |
| Fed Home Loan Bor Mat > 1 Year | N/A |
| Oth Borrowing Mat < 1 Year | N/A |
| Oth Borrowing Mat > 1 Year | N/A |
| Subordinated Notes & Debentures | 0 |
| Acceptances & Other Liabilities | 75,04 |
| Total Liabilities (Incl Mortg) | 125,42 |
| Total Bank Capital & Min Int | 116,96 |
| Total Liabilities & Capital | 124,44 |

Memoranda:

Officers, Shareholder Loans (#)

0

1

2

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Officers, Shareholder Loans (\$)
 Held-to-Maturity Securities
 Available-for-Sale Securities
 All Brokered Deposits
 LN&LS in Foreign Offices
 Loans Held for Sale
 Loans not Held for Sale

511
 42,945
 33,188
 86,427
 N/A
 7,178
 1,338,837



584
 39,184
 19,134
 0
 N/A
 0
 383,054



3,143
 34,628
 11,518
 0
 N/A
 0
 351,234



-31,668
 17,000
 59,772
 N/A
 N/A
 N/A
 249,559

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232866
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Off Balance Sheet Items--Page 5

Off Balance Sheet Items
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | | 1 Year |
|--|------------|---------|---------|------------|---------|---------|------------|--------|--------|---------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | |
| Outstanding (% of Total Assets) | | | | | | | | | | |
| Home Equity (1-4 Family) | 0.00 | 1.74 | 9 | 0.00 | 1.27 | 16 | 0.00 | 1.45 | 13 | |
| Credit Card | 0.00 | 0.17 | 67 | 0.00 | 0.07 | 79 | 0.00 | 0.12 | 75 | |
| Commercial RE Secured by RE | 9.47 | 5.89 | 80 | 14.84 | 3.63 | 98 | 7.68 | 3.61 | 89 | |
| 1-4 Family Residential | 3.31 | 1.45 | 84 | 1.06 | 1.23 | 54 | 0.23 | 0.99 | 24 | |
| Commrl RE, Oth Const & Land | 6.16 | 4.15 | 75 | 13.78 | 2.03 | 99 | 7.45 | 2.26 | 94 | |
| Commercial RE Not Secured by RE | 0.00 | 0.03 | 81 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 89 | |
| All Other | 7.70 | 7.43 | 57 | 3.37 | 5.76 | 31 | 4.83 | 6.16 | 41 | |
| Total LN&S Commitments | 17.17 | 16.63 | 55 | 18.21 | 11.63 | 86 | 12.51 | 12.29 | 55 | |
| Securities Underwriting | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | |
| Standby Letters of Credit | 0.02 | 0.30 | 11 | 0.01 | 0.20 | 16 | 0.00 | 0.26 | 11 | |
| Amount Conveyed to Others | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | |
| Commercial Letters of Credit | 0.00 | 0.00 | 87 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 88 | |
| Assets Securitized or Sold w/Rec | 0.00 | 0.24 | 71 | 0.21 | 0.46 | 82 | 0.91 | 0.52 | 83 | |
| Amount of Recourse Exposure | N/A | 0.03 | N/A | N/A | 0.03 | N/A | N/A | 0.03 | N/A | |
| Credit Derivatives Bank as Guarantor | N/A | 0.03 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A | |
| Credit Derivatives Bank as Beneficiary | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | |
| All Oth Off-Balance Sheet Items | 6.63 | 0.57 | 94 | 6.23 | 0.53 | 93 | 5.05 | 0.57 | 90 | |
| Off-Balance Sheet Items | 23.82 | 19.08 | 72 | 24.66 | 14.19 | 87 | 18.47 | 15.06 | 69 | |
| Outstanding (\$000) | | | | | | | | | | |
| Home Equity (1-4 Family) | | | 0 | | | 0 | | | 0 | N/A |
| Credit Card | | | 0 | | | 0 | | | 0 | N/A |
| Commercial RE Secured by RE | | 149,923 | 149,923 | | 107,193 | 107,193 | | 38,047 | 38,047 | 45.67 |
| 1-4 Family Residential | | 52,435 | 52,435 | | 7,675 | 7,675 | | 1,145 | 1,145 | 728.36 |
| Commercial RE, Oth Const & Land | | 97,488 | 97,488 | | 99,518 | 99,518 | | 36,902 | 36,902 | 0.93 |
| Commercial RE Not Secured by RE | | 0 | 0 | | 0 | 0 | | 0 | 0 | N/A |
| All Other | | 121,856 | 121,856 | | 24,341 | 24,341 | | 23,912 | 23,912 | 291.98 |
| Securities Underwriting | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| Memor: Unused Commit w/mrat GT 1 YR | | N/A | N/A | | 99,579 | 99,579 | | 37,260 | 37,260 | N/A |
| Standby Letters of Credit | | | 271 | | | 59 | | | 11 | 344.26 |
| Amount Conveyed to Others | | | N/A | | | N/A | | | N/A | N/A |
| Commercial Letters of Credit | | | 0 | | | 0 | | | 0 | N/A |
| Assets Securitized or Sold w/recourse | | | 0 | | 1,545 | 1,545 | | 4,503 | 4,503 | -100.00 |
| Amount of Recourse Exposure | | | N/A | | | N/A | | | N/A | N/A |
| Credit Derivatives Bank as Guarantor | | | N/A | | | N/A | | | N/A | N/A |
| Credit Derivatives Bank as Beneficiary | | | N/A | | | N/A | | | N/A | N/A |
| All Oth Off-Balance Sheet Items | | 105,000 | 105,000 | | 45,000 | 45,000 | | 25,000 | 25,000 | 133.33 |
| Off-Balance Sheet Items | | 377,050 | 377,050 | | 178,138 | 178,138 | | 91,473 | 91,473 | 110.18 |

FDIC Certificate # 19569
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Derivative Instruments--Page 5A

Derivative Instruments
 03/29/2023 02:56:00 PM

| | <u>09/30/2022</u> | <u>12/31/2021</u> | <u>12/31/2019</u> |
|---|-------------------|-------------------|-------------------|
| Notional Amount (\$000) | 21,528 | 8,188 | 3,940 |
| Derivative Contracts | 21,528 | 8,188 | 3,461 |
| Interest Rate Contracts | 0 | 0 | 479 |
| Other Derivative Contracts | 0 | 0 | N/A |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Derivatives Position | | | |
| Future and Forwards | N/A | N/A | N/A |
| Written Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Purchased Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Swaps | N/A | N/A | N/A |
| Held-for-Trading | 10,764 | 4,094 | 1,970 |
| Interest Rate Contracts | 10,764 | 4,094 | 1,491 |
| Other Derivative Contracts | 0 | 0 | 479 |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Non-Traded | 10,764 | 4,094 | 1,970 |
| Interest Rate Contracts | 0 | 0 | 1,970 |
| Other Derivative Contracts | 0 | 0 | 0 |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Memor: Marked-to-Market | N/A | N/A | N/A |
| Derivative Contracts (RBC Def) | N/A | 0 | 0 |
| One Year or Less | N/A | 0 | 0 |
| Over 1 Year to 5 Years | N/A | 0 | 0 |
| Over 5 Years | N/A | 0 | 0 |
| Gross Negative Fair Value | N/A | N/A | N/A |
| Gross Positive Fair Value | N/A | N/A | N/A |
| Held-for-Trading | N/A | N/A | N/A |
| Non-Traded | N/A | N/A | N/A |
| Memor: Marked-to-Market | N/A | N/A | N/A |
| Current Credit Exposure All Derivatives | N/A | 0 | 0 |
| Credit Losses Of_BS Derivatives | N/A | 0 | N/A |
| Past Due Derivatives Instruments: | | | |
| Fair Value Carried as Assets | N/A | N/A | N/A |
| Impact Nontraded Derivatives Contracts: | | | |
| Increase (Decr) in Interest Inc | N/A | N/A | N/A |
| Increase (Decr) in Interest Exp | N/A | N/A | N/A |
| Increase (Decr) in Nonint ALLOC | N/A | N/A | N/A |
| Increase (Decr) in Net Income | N/A | N/A | N/A |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Derivative Analysis—Page 58

Derivative Analysis
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Notional Amounts | 100.00 | 99.93 | 99 | 100.00 | 97.44 | 99 | 87.84 | 97.30 | 3 |
| Interest Rate Contracts | 0.00 | 0.00 | 93 | 0.00 | 2.56 | 96 | 12.16 | 2.70 | 96 |
| Other Derivative Contracts | N/A | 0.80 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Foreign Exchange Contracts | N/A | 0.10 | N/A | N/A | 0.98 | N/A | N/A | 1.20 | N/A |
| Equity, Comm & Oth Contracts | | | | | | | | | |
| Derivatives Position | | | | | | | | | |
| Futures and Forwards | N/A | 13.16 | N/A | N/A | 23.08 | N/A | N/A | 23.32 | N/A |
| Written Options | N/A | 16.92 | N/A | N/A | 21.62 | N/A | N/A | 23.69 | N/A |
| Exchange Traded | N/A | 0.03 | N/A | N/A | 0.98 | N/A | N/A | 0.99 | N/A |
| Over-the-Counter | N/A | 16.88 | N/A | N/A | 21.39 | N/A | N/A | 23.25 | N/A |
| Purchased Options | N/A | 2.09 | N/A | N/A | 0.33 | N/A | N/A | 0.42 | N/A |
| Exchange Traded | N/A | 0.01 | N/A | N/A | 0.62 | N/A | N/A | 0.13 | N/A |
| Over-the-Counter | N/A | 2.08 | N/A | N/A | 0.14 | N/A | N/A | 0.29 | N/A |
| Swaps | N/A | 31.52 | N/A | N/A | 10.22 | N/A | N/A | 10.82 | N/A |
| Held-for-Trading | | | | | | | | | |
| Interest Rate Contracts | 50.00 | 6.65 | 84 | 50.00 | 2.83 | 90 | 50.00 | 2.22 | 90 |
| Other Derivative Contracts | 0.00 | 0.37 | 84 | 0.00 | 2.92 | 91 | 37.84 | 2.18 | 90 |
| Foreign Exchange Contracts | N/A | 0.01 | N/A | N/A | 0.40 | 99 | 12.16 | 0.29 | 99 |
| Equity, Comm & Oth Contracts | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Non-Traded | 50.00 | 20.86 | 15 | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Interest Rate Contracts | 50.00 | 26.37 | 17 | 50.00 | 20.12 | 9 | 50.00 | 19.05 | 10 |
| Other Derivative Contracts | 0.00 | 0.00 | 94 | 0.00 | 21.81 | 12 | 0.00 | 22.11 | 12 |
| Foreign Exchange Contracts | N/A | 0.79 | N/A | N/A | 2.15 | 96 | 0.00 | 2.41 | 96 |
| Equity, Comm & Oth Contracts | N/A | 0.10 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Memor: Marked-to-Market | N/A | 22.86 | N/A | N/A | 0.98 | N/A | N/A | 1.20 | N/A |
| Derivative Contracts (RBC Def) | | | | | | | | | |
| One Year or Less | N/A | 52.82 | N/A | 0.00 | 48.30 | 39 | 0.00 | 26.54 | 35 |
| Over 1 Year to 5 Years | N/A | 12.91 | N/A | 0.00 | 10.84 | 60 | 0.00 | 13.44 | 57 |
| Over 5 Years | N/A | 15.82 | N/A | 0.00 | 3.75 | 81 | 0.00 | 5.19 | 79 |
| Gross Negative Fair Value | N/A | 30.42 | N/A | 0.00 | 12.47 | 73 | 0.00 | 11.64 | 76 |
| Gross Positive Fair Value | N/A | 1.97 | N/A | N/A | 0.43 | N/A | N/A | 0.58 | N/A |
| By Tier 1 Capital: | | | | | | | | | |
| Gross Negative Fair Value (x) | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Gross Positive Fair Value (x) | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Held-for-Trading (x) | 0.06 | 0.01 | 91 | 0.05 | 0.01 | 97 | 0.03 | 0.01 | 97 |
| Non-Traded (x) | 0.06 | 0.09 | 69 | 0.05 | 0.03 | 80 | 0.03 | 0.04 | 75 |
| Non-Traded Marked-to-Mkt(x) | N/A | 0.13 | N/A | N/A | 0.08 | N/A | N/A | 0.06 | N/A |
| Current Credit Exposure (x) | N/A | 0.01 | N/A | 0.00 | 0.00 | 92 | 0.00 | 0.00 | 92 |
| Credit Losses on Derivatives | N/A | 0.00 | N/A | N/A | 0.05 | N/A | N/A | 0.00 | N/A |
| Past Due Derivative Instruments: | | | | | | | | | |
| Fair Value Carried as Assets | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Other Ratios: | | | | | | | | | |
| Cur Credit Exposure/Risk WT AST | N/A | 0.10 | N/A | 0.00 | 0.00 | 92 | 0.00 | 0.00 | 92 |
| Credit Losses on Derivatives/CR Allow | N/A | 0.01 | N/A | N/A | 0.96 | N/A | N/A | 0.00 | N/A |
| Impact Nontraded Derivatives Contracts: | | | | | | | | | |
| Incr(Decr) Interest Inc/Net Inc | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Incr(Decr) Interest Exp/Net Inc | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Incr(Decr) Nonint.ALLOC/Net Inc | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |

Incr(Dec) Net Income/Net Inc

N/A

0.00

N/A

N/A

0.00

N/A

N/A

0.00

N/A

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FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Balance Sheet Percentage Composition--Page 6

Balance Sheet %
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---------------------------------------|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Average Assets | | | | | | | | | |
| Loans Held For Sale | 0.81 | 0.14 | 91 | 0.00 | 0.15 | 51 | 0.00 | 0.13 | 47 |
| Loans Not Held For Sale | 82.15 | 64.45 | 92 | 55.95 | 61.16 | 35 | 74.10 | 69.96 | 58 |
| Less: LN&LS Allowance | 1.00 | 0.80 | 79 | 0.75 | 0.84 | 40 | 1.01 | 0.86 | 73 |
| Net Loans & Leases | 81.96 | 64.09 | 93 | 55.19 | 60.95 | 33 | 73.09 | 69.60 | 56 |
| Interest-Bearing Bank Balances | 9.40 | 7.34 | 67 | 31.84 | 10.45 | 96 | 12.24 | 5.18 | 88 |
| Federal Funds Sold & Resales | 0.00 | 0.21 | 56 | 0.00 | 0.79 | 49 | 0.00 | 0.54 | 45 |
| Trading Account Assets | 0.00 | 0.00 | 90 | 0.00 | 0.02 | 97 | 0.00 | 0.01 | 96 |
| Held-to-Maturity Securities | 2.89 | 1.59 | 76 | 5.36 | 0.42 | 93 | 6.09 | 0.51 | 93 |
| HTM Securities Allowance | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Available-for-Sale Securities | 2.27 | 18.11 | 7 | 2.80 | 18.53 | 12 | 2.79 | 15.19 | 13 |
| Marketable Equity Sec at FV | 0.00 | 0.03 | 64 | 0.00 | 0.00 | 80 | 0.00 | 0.03 | 65 |
| Total Earning Assets | 96.52 | 93.94 | 91 | 95.19 | 94.16 | 68 | 94.21 | 93.43 | 63 |
| Nonint Cash & Due From Banks | 0.96 | 1.18 | 38 | 2.25 | 1.56 | 79 | 2.23 | 1.59 | 81 |
| Premises, Fix Ass'ts & Cap Leases | 0.77 | 1.32 | 19 | 0.61 | 1.41 | 16 | 0.87 | 1.67 | 21 |
| Other Real Estate Owned | 0.02 | 0.02 | 71 | 0.00 | 0.04 | 40 | 0.01 | 0.10 | 35 |
| Dir & Indr Inv RE Ventures | 0.00 | 0.00 | 92 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 97 |
| Inv in Unconsolidated Subs | 0.00 | 0.00 | 85 | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 89 |
| Acceptances & Other Assets | 1.73 | 3.35 | 11 | 1.95 | 2.57 | 32 | 2.68 | 2.95 | 40 |
| Total Non-Earning Assets | 3.48 | 6.06 | 8 | 4.81 | 5.84 | 31 | 5.79 | 6.58 | 36 |
| Total Assets | 100.00 | 100.00 | 97 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 92 |
| Standby Letters of Credit | 0.02 | 0.29 | 9 | 0.01 | 0.20 | 15 | 0.08 | 0.26 | 26 |
| Liabilities | | | | | | | | | |
| Demand Deposits | 28.47 | 22.34 | 66 | 20.64 | 22.06 | 43 | 7.96 | 14.09 | 32 |
| All NOW & ATS Accounts | 1.46 | 7.45 | 25 | 3.98 | 10.60 | 25 | 1.38 | 7.78 | 16 |
| Money Market Deposit Accounts | 29.61 | 22.16 | 73 | 21.42 | 16.11 | 70 | 19.74 | 16.53 | 66 |
| Other Savings Deposits | 6.70 | 16.43 | 29 | 30.60 | 14.46 | 86 | 40.58 | 17.36 | 84 |
| Time Deps At or Below Insurance Limit | 11.43 | 9.22 | 70 | 6.74 | 13.15 | 18 | 10.18 | 18.05 | 21 |
| Less: Fully Insured Brokered Deposits | 3.19 | 1.25 | 80 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |
| Core Deposits | 74.48 | 81.78 | 17 | 83.38 | 80.78 | 61 | 79.83 | 76.74 | 61 |
| Fully Insured Brokered Deposits | 3.19 | 1.25 | 80 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |
| Time Deps Above Insurance Limit | 8.60 | 3.29 | 91 | 4.48 | 4.14 | 60 | 5.97 | 5.45 | 60 |
| Deposits in Foreign Offices | N/A | 6.17 | N/A | N/A | 0.02 | N/A | N/A | 0.22 | N/A |
| Total Deposits | 86.28 | 87.30 | 35 | 87.86 | 86.45 | 56 | 85.80 | 84.60 | 53 |
| Federal Funds Purch & Repos | 0.00 | 0.49 | 55 | 0.00 | 0.28 | 71 | 0.00 | 0.45 | 55 |
| Total Fed Home Loan Borrowings | 1.91 | 1.48 | 66 | 0.00 | 1.37 | 38 | 0.00 | 2.30 | 27 |
| Total Other Borrowings | 0.00 | 0.05 | 68 | 0.00 | 0.08 | 79 | 0.00 | 0.02 | 81 |
| Memo: Sht Ter N Core Funding | 8.38 | 5.72 | 73 | 4.20 | 4.93 | 48 | 5.62 | 7.14 | 45 |
| Subordinated Notes & Debentures | 0.00 | 0.01 | 98 | 0.00 | 0.01 | 99 | 0.00 | 0.01 | 98 |
| Acceptances & Other Liabilities | 0.39 | 0.70 | 20 | 0.45 | 0.58 | 42 | 0.60 | 0.62 | 54 |
| Total Liabilities (incl Mortg) | 88.57 | 90.86 | 14 | 88.31 | 89.82 | 20 | 86.40 | 88.94 | 12 |
| Total Bank Capital & Min Int | 11.43 | 9.14 | 85 | 11.69 | 10.18 | 79 | 13.60 | 11.06 | 87 |
| Total Liabilities & Capital | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 95 | 100.00 | 100.00 | 99 |
| Memo: All Brokered Deposits | 4.55 | 1.49 | 83 | 0.00 | 0.90 | 58 | 0.00 | 1.69 | 44 |
| Insured Brokered Deposits | 3.19 | 1.25 | 80 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |

Loans HFS as a % Loans

0.98

0.21

90

0.00

0.25

51

0.00

0.19

47

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Analysis of Loan Allowance and Loan Mix--Page 7



Allowance & Loan Mix-a
 03/29/2023 02:56:00 PM

| Analysis Ratios | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-------|------------|--------|-------|------------|-------|-------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loss Provision to Average Assets | 0.20 | 0.08 | 85 | 0.01 | 0.07 | 28 | 0.02 | 0.12 | 21 |
| Recoveries to Prior Credit Loss | 279.77 | 92.24 | 88 | 64.63 | 73.27 | 66 | 47.27 | 60.84 | 63 |
| Net Loss to Average Total LN&LS | 0.00 | 0.03 | 35 | 0.00 | 0.03 | 45 | 0.02 | 0.10 | 38 |
| Gross Loss to Average Total LN&LS | 0.01 | 0.06 | 33 | 0.02 | 0.06 | 37 | 0.04 | 0.14 | 30 |
| Recoveries to Average Total LN&LS | 0.01 | 0.03 | 38 | 0.01 | 0.04 | 38 | 0.01 | 0.04 | 35 |
| LN&LS Allowance to LN&LS Not HFS | 1.16 | 1.23 | 42 | 1.33 | 1.42 | 47 | 1.42 | 1.25 | 71 |
| LN&LS Allowance to Total LN&LS | 1.16 | 1.23 | 42 | 1.33 | 1.41 | 48 | 1.42 | 1.24 | 72 |
| LN&LS Allowance to Net Losses (X) | N/A | 86.62 | N/A | 637.50 | 89.69 | 93 | 60.25 | 32.18 | 82 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 8.83 | 8.83 | 68 | 56.67 | 9.70 | 92 | 22.84 | 4.64 | 92 |
| Earnings Coverage of Net Losses (X) | N/A | 168.92 | N/A | 1,406.75 | 167.88 | 94 | 151.10 | 57.83 | 85 |
| Net Losses by Type of LN&LS | | | | | | | | | |
| Real Estate Loans | -0.01 | 0.00 | 31 | 0.00 | 0.00 | 33 | 0.00 | 0.03 | 31 |
| Construction & Land Development | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 88 |
| 1-4 Family Construction | 0.00 | 0.00 | 96 | 0.00 | 0.02 | 96 | 0.00 | 0.00 | 94 |
| Other Construction & Land | 0.00 | -0.03 | 96 | 0.00 | -0.04 | 96 | 0.00 | 0.00 | 91 |
| Secured by Farmland | 0.00 | -0.01 | 95 | 0.00 | -0.01 | 95 | 0.00 | 0.00 | 91 |
| 1-4 Family Residential Loans | 0.00 | -0.01 | 49 | 0.00 | 0.00 | 31 | 0.00 | 0.02 | 26 |
| Home Equity Loans | N/A | -0.01 | N/A | N/A | 0.00 | N/A | 0.00 | 0.02 | 26 |
| 1-4 Family 1st Lien Loans | 0.00 | 0.00 | 39 | 0.00 | 0.00 | 25 | 0.00 | 0.00 | N/A |
| 1-4 Family Jr Lien Loans | 0.00 | -0.21 | 95 | 0.00 | -0.31 | 96 | 0.00 | -0.02 | 22 |
| Multifamily Loans | 0.00 | 0.02 | 98 | 0.00 | 0.06 | 98 | 0.00 | 0.00 | 88 |
| Non-Farm Non-Residential Mfg | -0.02 | 0.00 | 12 | 0.00 | 0.00 | 18 | 0.00 | 0.03 | 70 |
| Owner Occupied Nonfarm Nonresidential | 0.00 | 0.00 | 86 | 0.00 | 0.00 | 88 | 0.00 | 0.02 | 77 |
| Other Nonfarm Nonresidential | -0.03 | 0.00 | 7 | -0.01 | 0.00 | 9 | 0.00 | 0.01 | 87 |
| RE Loans in Foreign Offices | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 20.93 | N/A |
| Agricultural Loans | 0.00 | 0.00 | 89 | 0.00 | 0.01 | 87 | 0.00 | 0.02 | 83 |
| Commercial and Industrial Loans | 0.01 | 0.04 | 63 | -0.04 | 0.04 | 19 | 0.06 | 0.21 | 55 |
| Loans to Individuals | 0.96 | 0.42 | 81 | 0.57 | 0.17 | 85 | 1.00 | 0.41 | 83 |
| Credit Card Plans | N/A | 1.18 | N/A | N/A | 0.60 | N/A | N/A | 1.30 | N/A |
| Auto Loans | 0.00 | 0.06 | 65 | -0.07 | 0.03 | 13 | 0.00 | 0.15 | 58 |
| Non-Depository, Other & Muni Loans | 0.00 | 0.37 | 65 | 0.00 | 0.26 | 75 | 0.00 | 0.62 | 68 |
| Financial Institution Loans | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Loans to Foreign Governments | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A |
| Leases to Individuals | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases | N/A | 0.02 | N/A | N/A | 0.06 | N/A | N/A | 0.01 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Comm'l Real Estate | N/A | -0.01 | N/A | N/A | -0.06 | N/A | N/A | 0.30 | N/A |
| Change: Loan Allowance (\$000) | | | | | | | | | |
| Beginning Balance | | | 5,099 | | | 5,071 | | | 5,000 |
| Gross Credit Losses | | | 127 | | | 61 | | | 135 |
| Memro: Loans HFS Write-down | | | 0 | | | 0 | | | 0 |
| Recoveries | | | 128 | | | 53 | | | 52 |
| Net Credit Losses | | | -1 | | | 8 | | | 83 |
| Provision: Loan & Lease Losses | | | 2,149 | | | 36 | | | 83 |
| Other Adjustments | | | 8,341 | | | 0 | | | 0 |

LN&LS Allowance

Average Total Loans & Leases

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

| | | | | |
|-----------|--|---------|---|---------|
| 15,591 |  | 5,100 |  | 5,001 |
| 1,180,028 | | 379,811 | | 368,336 |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRR District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK, BROWNWOOD, TX
Analysis of Loan Allowance and Loan Mix--Page 7A

Allowance & Loan Mix-b
03/29/2023 02:56:00 PM

| | 09/30/2022 | | 12/31/2021 | | 12/31/2021 | |
|---|------------|------|------------|------|------------|------|
| | BANK | PCT | BANK | PCT | BANK | PCT |
| Loan Mix, % Average Gross LN&LS | | | | | | |
| Real Estate Loans | 95.96 | 97 | 87.77 | 88 | 91.40 | 91 |
| Construction & Development | 15.09 | 84 | 12.86 | 84 | 15.40 | 91 |
| 1-4 Family Construction | 4.10 | 79 | 0.88 | 28 | 0.84 | 25 |
| Other Const & Land Development | 10.99 | 87 | 11.98 | 94 | 14.56 | 97 |
| Secured by Farmland | 3.11 | 87 | 3.13 | 48 | 3.24 | 51 |
| 1-4 Family Residential | 51.30 | 66 | 17.72 | 39 | 20.72 | 44 |
| Home Equity Loans | 0.00 | 7 | 0.00 | 13 | 0.00 | 11 |
| 1-4 Family 1st Lien Loans | 51.05 | 97 | 17.38 | 46 | 20.40 | 53 |
| 1-4 Family Jr Lien Loans | 0.25 | 42 | 0.33 | 44 | 0.32 | 31 |
| Multifamily | 1.86 | 18 | 4.33 | 70 | 2.14 | 40 |
| Non-Farm Non-Residential | 24.60 | 19 | 49.74 | 91 | 49.90 | 89 |
| Owner Occupied Non-Farm Non-Residential | 7.31 | 16 | 9.50 | 29 | 9.43 | 25 |
| Other Non-Farm Non-Residential | 17.30 | 40 | 40.24 | 97 | 40.48 | 96 |
| RE Loans in Foreign Offices | N/A | N/A | N/A | N/A | N/A | N/A |
| Financial Institution Loans | 0.00 | 93 | 0.00 | 94 | 0.00 | 94 |
| Agricultural Loans | 0.16 | 50 | 0.66 | 48 | 1.25 | 56 |
| Commercial & Industrial Loans | 3.07 | 4 | 9.65 | 23 | 4.83 | 9 |
| Loans to Individuals | 0.54 | 25 | 1.60 | 45 | 2.01 | 49 |
| Credit Card Loans | 0.00 | 69 | 0.00 | 79 | 0.00 | 75 |
| Auto Loans | 0.24 | 50 | 0.75 | 57 | 1.04 | 67 |
| Municipal Loans | 0.26 | 51 | 0.31 | 59 | 0.49 | 63 |
| Non-Depository and Other | 0.01 | 18 | 0.01 | 30 | 0.02 | 30 |
| Loans to Foreign Governments | N/A | N/A | N/A | N/A | N/A | N/A |
| Lease Financing Receivables | 0.00 | 77 | 0.00 | 81 | 0.00 | 79 |
| Leases to Individuals | N/A | N/A | N/A | N/A | N/A | N/A |
| All Other Leases | N/A | N/A | N/A | N/A | N/A | N/A |
| Supplemental: | | | | | | |
| Loans to Finance Comm'l Real Est | 0.00 | 57 | 0.00 | 77 | 0.00 | 74 |
| Foreign Office Loans & Leases | 0.00 | 99 | 0.00 | 99 | 0.00 | 99 |
| Memorandum (% of Avg Tot Loans): | | | | | | |
| Loans & Lease Commitments | 20.99 | 31 | 33.59 | 91 | 17.61 | 51 |
| Officer, Shareholder Loans | 0.04 | 13 | 0.15 | 20 | 0.89 | 49 |
| Officer, Shareholder Loans to Assets | 0.03 | 14 | 0.08 | 21 | 0.63 | 50 |
| Other Real Estate Owned % Assets | | | | | | |
| Construction & Land Development | 0.00 | 79 | 0.00 | 75 | 0.00 | 64 |
| Farmland | 0.00 | 94 | 0.00 | 94 | 0.00 | 91 |
| 1-4 Family | 0.02 | 96 | 0.00 | 63 | 0.01 | 59 |
| Multifamily | 0.00 | 97 | 0.00 | 97 | 0.00 | 95 |
| Non-Farm Non-Residential | 0.00 | 65 | 0.00 | 67 | 0.00 | 59 |
| Foreclosed GNMMA | N/A | N/A | N/A | N/A | N/A | N/A |
| Foreign Offices | N/A | N/A | N/A | N/A | N/A | N/A |
| Subtotal | 0.02 | 71 | 0.00 | 40 | 0.01 | 35 |
| Direct and Indirect Inv | 0.00 | 92 | 0.00 | 97 | 0.00 | 97 |
| Total | 0.02 | 67 | 0.00 | 39 | 0.01 | 34 |
| Asset Servicing % Assets | | | | | | |
| Mortgage Servicing w/ Recourse | N/A | N/A | N/A | N/A | N/A | N/A |
| Mortgage Servicing w/o Recourse | 0.03 | 2.89 | 0.13 | 4.63 | 0.10 | 3.99 |

Other Financial Assets
Total

N/A
48.07

1.61
6.73

N/A
95



N/A
18.46

0.33
5.86

N/A
82



N/A
24.71

0.63
5.99

N/A
85

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Analysis of Concentrations of Credit--Page 7B

Concentrations of Credit
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan & Leases as a % of Tier 1 Capital Plus Allowance | 651.09 | 479.04 | 89 | 400.02 | 433.77 | 40 | 439.33 | 469.62 | 41 |
| Real Estate Loans | 110.29 | 55.52 | 89 | 67.56 | 43.15 | 76 | 59.20 | 44.86 | 66 |
| Construction & Development | 31.26 | 13.87 | 85 | 5.80 | 13.62 | 33 | 4.73 | 13.37 | 25 |
| 1-4 Family Construction | 79.03 | 39.58 | 90 | 61.75 | 27.36 | 88 | 54.47 | 29.49 | 83 |
| Other Const & Land Development | 31.93 | 18.55 | 72 | 15.05 | 35.49 | 47 | 15.12 | 33.73 | 49 |
| Secured by Farmland | 338.27 | 123.48 | 95 | 73.37 | 128.75 | 27 | 102.80 | 144.21 | 37 |
| 1-4 Family Residential | 0.00 | 12.01 | 7 | 0.00 | 9.81 | 13 | 0.00 | 13.62 | 12 |
| Home Equity Loans | 336.48 | 105.44 | 97 | 72.18 | 113.25 | 32 | 101.13 | 122.44 | 44 |
| 1-4 Family 1st Lien Loans | 1.79 | 2.43 | 46 | 1.19 | 2.55 | 35 | 1.67 | 4.05 | 31 |
| 1-4 Family Jr Lien Loans | 11.47 | 32.49 | 21 | 25.85 | 19.87 | 68 | 9.80 | 21.27 | 34 |
| Multifamily | 159.13 | 218.45 | 25 | 218.19 | 175.96 | 66 | 252.41 | 192.98 | 72 |
| Non-Farm Non-Residential | 51.36 | 84.81 | 21 | 43.85 | 81.98 | 25 | 48.38 | 88.96 | 23 |
| Owner Occupied Non-Farm Non-Residential | 107.76 | 129.97 | 39 | 174.34 | 90.82 | 86 | 204.04 | 100.10 | 90 |
| Other Non-Farm Non-Residential | N/A | 6.32 | N/A | N/A | 3.00 | N/A | N/A | 2.41 | N/A |
| RE Loans in Foreign Offices | | | | | | | | | |
| Financial Institution Loans | 0.00 | 0.00 | 94 | 0.00 | 0.31 | 95 | 0.00 | 0.39 | 95 |
| Agricultural Loans | 1.05 | 7.84 | 52 | 2.37 | 17.26 | 45 | 4.75 | 17.28 | 52 |
| Commercial & Industrial Loans | 21.69 | 86.55 | 8 | 27.51 | 73.58 | 13 | 27.74 | 77.83 | 13 |
| Loans to Individuals | 3.76 | 17.32 | 28 | 6.64 | 14.54 | 37 | 9.64 | 16.31 | 45 |
| Credit Card Loans | 0.00 | 0.23 | 70 | 0.00 | 0.12 | 80 | 0.00 | 0.21 | 76 |
| Auto Loans | 1.59 | 3.69 | 53 | 3.15 | 5.01 | 51 | 4.93 | 4.94 | 61 |
| Municipal Loans | 2.10 | 3.96 | 56 | 1.55 | 2.66 | 60 | 1.87 | 3.11 | 58 |
| Non-Depository and Other | 0.03 | 2.46 | 22 | 0.04 | 1.07 | 29 | 0.09 | 1.37 | 31 |
| Loans to Foreign Governments | N/A | 0.15 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing Receivables | 0.00 | 0.45 | 78 | 0.00 | 0.16 | 82 | 0.00 | 0.25 | 80 |
| Leases to Individuals | N/A | 0.33 | N/A | N/A | 0.56 | N/A | N/A | 0.07 | N/A |
| All Other Leases | N/A | 0.89 | N/A | N/A | 0.22 | N/A | N/A | 0.19 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Commercial Real Estate | 0.00 | 1.20 | 59 | 0.00 | 0.32 | 79 | 0.00 | 0.49 | 76 |
| Foreign Office Loans & Leases | 0.00 | 0.25 | 99 | 0.00 | 0.01 | 99 | 0.00 | 0.09 | 99 |
| Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance: | | | | | | | | | |
| Non-owner OCC Commercial Real Estate | 229.52 | 231.10 | 48 | 267.75 | 163.88 | 83 | 273.03 | 175.83 | 81 |
| Memor: NOO CRE 3-Year Growth Rate | 118.37 | 61.52 | 85 | 5.28 | 42.02 | 22 | 9.94 | 39.93 | 23 |
| Total Commercial Real Estate | 280.89 | 320.58 | 36 | 311.60 | 249.83 | 67 | 321.41 | 269.73 | 65 |
| Commercial Real Estate Loans as a % of Total LN&LS: | | | | | | | | | |
| Construction & Development | 16.23 | 9.06 | 85 | 15.42 | 7.64 | 88 | 12.25 | 7.37 | 81 |
| Non-owner OCC Commercial Real Estate | 33.77 | 37.06 | 41 | 61.11 | 28.71 | 98 | 56.48 | 28.69 | 95 |
| Total Commercial Real Estate | 41.32 | 51.67 | 23 | 71.12 | 44.05 | 92 | 66.49 | 44.26 | 88 |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRR District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK- BROWNWOOD, TX
Analysis of Past Due, Nonaccrual & Restructured-Page 8

PD, Nonacc & Rest Loans-a
03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--------------------------------------|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | | | | | | | | | |
| Real Estate LNS-90+ Days P/D | 0.03 | 0.01 | 86 | 0.00 | 0.02 | 71 | 0.00 | 0.04 | 61 |
| -Nonaccrual | 0.14 | 0.29 | 41 | 0.03 | 0.40 | 25 | 0.06 | 0.57 | 22 |
| -Total | 0.17 | 0.31 | 41 | 0.03 | 0.45 | 21 | 0.06 | 0.64 | 19 |
| -30-89 DAYS P/D | 0.38 | 0.15 | 85 | 0.33 | 0.25 | 69 | 0.33 | 0.48 | 47 |
| Const & Land Dev-90+ Days P/D | 0.00 | 0.00 | 93 | 0.00 | 0.02 | 96 | 0.00 | 0.00 | 93 |
| -Nonaccrual | 0.00 | 0.09 | 69 | 0.00 | 0.05 | 82 | 0.00 | 0.15 | 72 |
| -Total | 0.00 | 0.10 | 65 | 0.00 | 0.06 | 80 | 0.00 | 0.19 | 69 |
| -30-89 DAYS P/D | 0.25 | 0.07 | 83 | 0.00 | 0.07 | 78 | 0.00 | 0.19 | 66 |
| 1-4 Fam Cons & L Dev-90+ Days P/D | 0.00 | 0.04 | 96 | 0.00 | 0.03 | 98 | 0.00 | 0.12 | 96 |
| -Nonaccrual | 0.00 | 0.03 | 88 | 0.00 | 0.00 | 94 | 0.00 | 0.02 | 91 |
| -Total | 0.00 | 0.05 | 85 | 0.00 | 0.00 | 93 | 0.00 | 0.05 | 89 |
| -30-89 DAYS P/D | 0.11 | 0.09 | 83 | 0.00 | 0.05 | 89 | 0.00 | 0.15 | 84 |
| Other Const & Land Dev-90+ Days P/D | 0.00 | 0.01 | 95 | 0.00 | 0.03 | 97 | 0.00 | 0.03 | 95 |
| -Nonaccrual | 0.00 | 0.06 | 74 | 0.00 | 0.04 | 84 | 0.00 | 0.14 | 76 |
| -Total | 0.00 | 0.07 | 72 | 0.00 | 0.05 | 83 | 0.00 | 0.17 | 74 |
| -30-89 DAYS P/D | 0.31 | 0.04 | 90 | 0.00 | 0.03 | 84 | 0.00 | 0.11 | 73 |
| Secured by Farmland-90+ Day P/D | 0.00 | 0.00 | 94 | 0.00 | 0.12 | 95 | 0.00 | 0.00 | 92 |
| -Nonaccrual | 0.00 | 0.23 | 65 | 0.00 | 0.32 | 74 | 0.00 | 0.48 | 67 |
| -Total | 0.00 | 0.25 | 63 | 0.00 | 0.36 | 71 | 0.00 | 0.55 | 64 |
| -30-89 DAYS P/D | 0.00 | 0.06 | 73 | 0.00 | 0.08 | 77 | 0.00 | 0.25 | 66 |
| 1-4 Family Mltg-90+ Days P/D | 0.06 | 0.01 | 85 | 0.00 | 0.02 | 75 | 0.00 | 0.04 | 68 |
| -Nonaccrual | 0.26 | 0.30 | 56 | 0.14 | 0.34 | 45 | 0.27 | 0.51 | 45 |
| -Total | 0.32 | 0.33 | 58 | 0.14 | 0.41 | 40 | 0.27 | 0.60 | 39 |
| -30-89 DAYS P/D | 0.63 | 0.25 | 83 | 1.53 | 0.41 | 90 | 1.35 | 0.72 | 77 |
| Home Equity Loans- 90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.02 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.16 | N/A | N/A | 0.09 | N/A | N/A | 0.14 | N/A |
| -Total | N/A | 0.18 | N/A | N/A | 0.12 | N/A | N/A | 0.18 | N/A |
| -30-89 DAYS P/D | N/A | 0.21 | N/A | N/A | 0.11 | N/A | N/A | 0.27 | N/A |
| 1-4 Family 1st Lien Lns-90+ Days P/D | 0.06 | 0.01 | 85 | 0.00 | 0.02 | 77 | 0.00 | 0.04 | 71 |
| -Nonaccrual | 0.26 | 0.29 | 57 | 0.14 | 0.33 | 48 | 0.27 | 0.52 | 46 |
| -Total | 0.32 | 0.32 | 58 | 0.14 | 0.40 | 43 | 0.27 | 0.61 | 40 |
| -30-89 DAYS P/D | 0.64 | 0.23 | 83 | 1.56 | 0.41 | 90 | 1.37 | 0.75 | 76 |
| 1-4 Family Jr Lien Lns-90+ Days P/D | 0.00 | 0.00 | 94 | 0.00 | 0.11 | 95 | 0.00 | 0.00 | 93 |
| -Nonaccrual | 0.00 | 0.33 | 65 | 0.00 | 0.24 | 78 | 0.00 | 0.48 | 67 |
| -Total | 0.00 | 0.41 | 62 | 0.00 | 0.32 | 75 | 0.00 | 0.58 | 64 |
| -30-89 DAYS P/D | 0.00 | 0.15 | 72 | 0.00 | 0.16 | 82 | 0.00 | 0.48 | 64 |
| Multifamily Loans-90+ Days P/D | 0.00 | 0.00 | 99 | 0.00 | 0.06 | 99 | 0.00 | 0.03 | 99 |
| -Nonaccrual | 0.00 | 0.01 | 90 | 0.00 | 0.31 | 95 | 0.00 | 0.00 | 93 |
| -Total | 0.00 | 0.01 | 90 | 0.00 | 0.37 | 95 | 0.00 | 0.00 | 93 |
| -30-89 DAYS P/D | 0.00 | 0.00 | 92 | 0.00 | 0.26 | 96 | 0.00 | 0.01 | 92 |
| Non-Farm Non-Res Mltg-90+ Days P/D | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 94 | 0.00 | 0.01 | 87 |
| -Nonaccrual | 0.00 | 0.27 | 32 | 0.00 | 0.37 | 48 | 0.00 | 0.50 | 37 |
| -Total | 0.00 | 0.28 | 31 | 0.00 | 0.40 | 46 | 0.00 | 0.56 | 34 |
| -30-89 DAYS P/D | 0.04 | 0.07 | 62 | 0.09 | 0.11 | 70 | 0.02 | 0.26 | 44 |

| | | | | | | | | | | | |
|--|-------|------|-------|--|------|------|-------|--|------|-------|-------|
| Own Occ Non-Farm Non-Res-90+ Days P/D | 0.00 | 0.01 | 96 | | 0.00 | 0.04 | 96 | | 0.00 | 0.01 | 89 |
| -Nonaccrual | 0.00 | 0.31 | 43 | | 0.00 | 0.40 | 58 | | 0.00 | 0.60 | 46 |
| -Total | 0.00 | 0.32 | 41 | | 0.00 | 0.43 | 56 | | 0.00 | 0.65 | 42 |
| -30-89 DAYS P/D | 0.00 | 0.08 | 58 | | 0.00 | 0.10 | 71 | | 0.00 | 0.30 | 52 |
| Other Non-Farm Non-Res-90+ Days P/D | 0.00 | 0.00 | 97 | | 0.00 | 0.03 | 97 | | 0.00 | 0.05 | 95 |
| -Nonaccrual | 0.00 | 0.17 | 61 | | 0.00 | 0.16 | 75 | | 0.00 | 0.25 | 68 |
| -Total | 0.00 | 0.18 | 60 | | 0.00 | 0.18 | 73 | | 0.00 | 0.29 | 67 |
| -30-89 DAYS P/D | 0.06 | 0.03 | 79 | | 0.11 | 0.05 | 85 | | 0.02 | 0.12 | 72 |
| RE Lns in Foreign Offices-90+ Days P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.11 | N/A | | N/A | 0.00 | N/A | | N/A | 16.92 | N/A |
| -Total | N/A | 0.11 | N/A | | N/A | 0.00 | N/A | | N/A | 16.92 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| Supplemental: | | | | | | | | | | | |
| LNS Fin Comt RE-90+ Days P/D | N/A | 0.01 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.11 | N/A | | N/A | 0.03 | N/A | | N/A | 0.31 | N/A |
| -Total | N/A | 0.11 | N/A | | N/A | 0.03 | N/A | | N/A | 0.31 | N/A |
| -30-89 DAYS P/D | N/A | 0.01 | N/A | | N/A | 0.46 | N/A | | N/A | 0.06 | N/A |
| Non-Current LN&LS (\$000) | | | | | | | | | | | |
| 90 Days and Over Past Due | 436 | | 1 | | | | 1 | | | | 4 |
| Total Nonaccrual LN&LS | 1,766 | | 90 | | | | 90 | | | | 219 |
| Total Non-Current LN&LS | 2,202 | | 91 | | | | 91 | | | | 223 |
| LN&LS 30-89 Days Past Due | 4,983 | | 1,194 | | | | 1,194 | | | | 1,074 |
| Gtyd LN&LS 90+ Days P/D | 0 | | 0 | | | | 0 | | | | 0 |
| Gtyd LN&LS on Nonaccrual | 22 | | 0 | | | | 0 | | | | 0 |
| Gtyd LN&LS 30-89 Days P/D | 0 | | 0 | | | | 0 | | | | 0 |
| Restructured LN&LS 90+ Days P/D | 0 | | 0 | | | | 0 | | | | 0 |
| Restructured LN&LS Nonaccrual | 17 | | 17 | | | | 34 | | | | 36 |
| Restructured LN&LS 30-89 Days P/D | 91 | | 91 | | | | 0 | | | | 63 |
| Current 1-4 Family Restru LN&LS | N/A | | N/A | | | | 105 | | | | 52 |
| Current Other Restructured LN&LS | N/A | | N/A | | | | 0 | | | | 0 |
| Current Total Restructured LN&LS | 0 | | 0 | | | | 105 | | | | 52 |
| Loans Secured 1-4 RE in Foreclosure | 0 | | 0 | | | | 0 | | | | 0 |
| Other Real Estate Owned | 485 | | | | | | 0 | | | | 0 |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Analysis of Past Due, Nonaccrual & Restructured—Page 8A

PD, Nonacc & Rest Loans-b
03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Financial Institution LNS-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Cornl & Indust LNS-90+ Days P/D | 0.00 | 0.02 | 72 | 0.00 | 0.01 | 83 | 0.00 | 0.02 | 80 |
| -Nonaccrual | 0.05 | 0.33 | 44 | 0.00 | 0.32 | 46 | 0.06 | 0.52 | 43 |
| -Total | 0.05 | 0.41 | 38 | 0.00 | 0.37 | 41 | 0.06 | 0.58 | 38 |
| -30-89 DAYS P/D | 0.05 | 0.21 | 43 | 0.08 | 0.23 | 55 | 0.05 | 0.44 | 34 |
| Agricultural LNS-90+ Days P/D | 0.00 | 0.10 | 95 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 91 |
| -Nonaccrual | 0.00 | 0.08 | 79 | 0.00 | 0.08 | 81 | 0.00 | 0.14 | 77 |
| -Total | 0.00 | 0.09 | 77 | 0.00 | 0.10 | 79 | 0.00 | 0.18 | 75 |
| -30-89 DAYS P/D | 0.00 | 0.03 | 77 | 0.00 | 0.03 | 81 | 0.00 | 0.09 | 74 |
| Loans to Individuals-90+ Days P/D | 0.00 | 0.03 | 68 | 0.00 | 0.02 | 78 | 0.00 | 0.03 | 71 |
| -Nonaccrual | 0.00 | 0.09 | 54 | 0.00 | 0.09 | 62 | 0.11 | 0.14 | 67 |
| -Total | 0.00 | 0.15 | 41 | 0.00 | 0.14 | 52 | 0.11 | 0.22 | 57 |
| -30-89 DAYS P/D | 0.17 | 0.41 | 46 | 0.31 | 0.42 | 56 | 0.11 | 0.69 | 31 |
| Credit Card Plans-90+ Days P/D | N/A | 0.19 | N/A | N/A | 0.10 | N/A | N/A | 0.19 | N/A |
| -Nonaccrual | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.26 | N/A | N/A | 0.14 | N/A | N/A | 0.25 | N/A |
| -30-89 DAYS P/D | N/A | 0.93 | N/A | N/A | 0.58 | N/A | N/A | 0.75 | N/A |
| Auto Loans | 0.00 | 0.01 | 86 | 0.00 | 0.00 | 89 | 0.00 | 0.01 | 85 |
| -Nonaccrual | 0.00 | 0.06 | 66 | 0.00 | 0.06 | 75 | 0.22 | 0.11 | 79 |
| -Total | 0.00 | 0.09 | 58 | 0.00 | 0.09 | 69 | 0.22 | 0.15 | 74 |
| -30-89 DAYS P/D | 0.38 | 0.33 | 68 | 0.44 | 0.37 | 67 | 0.20 | 0.61 | 50 |
| Non-depository, Other and Muni-90+ Days P/D | 0.36 | 0.00 | 96 | 0.07 | 0.30 | 95 | 0.28 | 0.00 | 95 |
| -Nonaccrual | 0.00 | 0.02 | 89 | 0.00 | 0.04 | 90 | 0.00 | 0.06 | 89 |
| -Total | 0.36 | 0.05 | 91 | 0.07 | 0.08 | 87 | 0.28 | 0.16 | 88 |
| -30-89 DAYS P/D | 0.50 | 0.14 | 87 | 0.65 | 0.28 | 85 | 0.91 | 0.61 | 84 |
| Lease Financing-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.01 | N/A | N/A | 0.16 | N/A |
| -Nonaccrual | N/A | 0.03 | N/A | N/A | 0.07 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.04 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.09 | N/A | N/A | 0.01 | N/A | N/A | 0.02 | N/A |
| Leases to Individuals-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.09 | N/A |
| -Nonaccrual | N/A | 0.04 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.04 | N/A | N/A | 0.01 | N/A | N/A | 0.02 | N/A |
| -30-89 DAYS P/D | N/A | 0.28 | N/A | N/A | 0.04 | N/A | N/A | 0.02 | N/A |
| Total LN&LS-90+ Days Past Due | 0.03 | 0.02 | 76 | 0.00 | 0.02 | 56 | 0.00 | 0.05 | 50 |
| -Nonaccrual | 0.13 | 0.31 | 35 | 0.02 | 0.41 | 19 | 0.06 | 0.58 | 16 |
| -Total | 0.16 | 0.38 | 36 | 0.02 | 0.46 | 16 | 0.06 | 0.66 | 13 |
| -30-89 DAYS P/D | 0.37 | 0.21 | 78 | 0.31 | 0.28 | 63 | 0.31 | 0.51 | 41 |

| | | | | | | | | | | | | | | | | | | | |
|---|-------|-------|----|-------|-------|----|------|-------|----|--|--|--|--|--|--|--|--|--|--|
| Other Pertinent Ratios: | | | | | | | | | | | | | | | | | | | |
| Non-Cur LN&LS to-LN&LS Allowance | 14.12 | 30.97 | 36 | 1.78 | 33.68 | 15 | 4.46 | 55.64 | 12 | | | | | | | | | | |
| -Equity Capital | 1.24 | 2.88 | 35 | 0.11 | 2.60 | 15 | 0.32 | 4.01 | 13 | | | | | | | | | | |
| % Total P/D LN&LS-Incl Nonaccrual | 0.53 | 0.63 | 51 | 0.34 | 0.84 | 32 | 0.37 | 1.29 | 18 | | | | | | | | | | |
| Non Curr LNS+OREO to LNS+OREO | 0.20 | 0.43 | 37 | 0.02 | 0.54 | 13 | 0.06 | 0.83 | 10 | | | | | | | | | | |
| Non Curr LNS+OREO to T1 Cap + Allow | 1.36 | 2.59 | 40 | 0.10 | 2.90 | 12 | 0.31 | 4.90 | 10 | | | | | | | | | | |
| Rest+Nonacc+RE Acq to Eqcap+ALLL | 1.21 | 4.10 | 26 | 0.22 | 3.96 | 12 | 0.45 | 6.35 | 9 | | | | | | | | | | |
| Non-Curr Restruct Debt/Gr LN&LS | 0.00 | 0.05 | 41 | 0.01 | 0.05 | 62 | 0.01 | 0.07 | 54 | | | | | | | | | | |
| Curr+Non-Curr Restruct/GR LN&LS | 0.00 | 0.21 | 17 | 0.04 | 0.29 | 35 | 0.03 | 0.35 | 28 | | | | | | | | | | |
| Current Restruct LN&LS | 0.00 | 0.13 | 24 | 0.03 | 0.20 | 43 | 0.01 | 0.24 | 33 | | | | | | | | | | |
| Loans Sec 1- | | | | | | | | | | | | | | | | | | | |
| 4 Farm RE in Forclosure as % Total Loans Sec 1- | 0.00 | 0.03 | 63 | 0.00 | 0.02 | 77 | 0.00 | 0.06 | 65 | | | | | | | | | | |
| 4 Farm RE | | | | | | | | | | | | | | | | | | | |
| Glyd LN&LS 90+ P/D / LN&LS 90+ P/D | 0.00 | 4.18 | 86 | 0.00 | 0.08 | 92 | 0.00 | 0.22 | 92 | | | | | | | | | | |
| Glyd Nonaccrual LN&LS / Nonaccrual LN&LS | 1.25 | 1.91 | 77 | 0.00 | 1.18 | 85 | 0.00 | 1.96 | 81 | | | | | | | | | | |
| Glyd LN&LS 30-89 P/D / LN&LS 30-89 P/D | 0.00 | 0.98 | 80 | 11.98 | 0.08 | 96 | 5.87 | 0.18 | 94 | | | | | | | | | | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FBI District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Interest Rate Risk Analysis as a Percent of Assets - Page 9

Interest Rate Risk
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Long Assets Insts w/Options | | | | | | | | | |
| Mortgage Loans & Pass Thrus | 42.70 | 15.86 | 96 | 10.08 | 16.75 | 27 | 17.08 | 17.77 | 50 |
| Loans & Securities Over 15 Years | 30.10 | 5.62 | 98 | 2.77 | 4.74 | 44 | 2.39 | 3.76 | 50 |
| Loans & Securities 5-15 Years | 10.44 | 4.45 | 88 | 4.85 | 4.59 | 59 | 9.50 | 4.36 | 86 |
| Other Loans and Securities | | | | | | | | | |
| Loans & Securities Over 15 Years | 45.97 | 68.77 | 4 | 49.72 | 62.23 | 16 | 63.11 | 65.48 | 39 |
| Loans & Securities 5-15 Years | 6.60 | 4.38 | 73 | 7.02 | 4.94 | 68 | 7.82 | 3.44 | 81 |
| Total Loans & Securities Over 15 Years | 12.72 | 15.40 | 38 | 18.34 | 15.17 | 66 | 20.23 | 11.93 | 85 |
| CMOS Total | 36.70 | 10.82 | 96 | 9.79 | 10.92 | 52 | 10.21 | 8.08 | 67 |
| Avg Life Over 3 Years | 1.07 | 2.37 | 46 | 1.30 | 1.75 | 58 | 0.00 | 1.99 | 31 |
| Structured Notes | 1.07 | 1.88 | 51 | 1.30 | 1.04 | 69 | 0.00 | 1.10 | 38 |
| Mortgage Servicing (FV) | 1.52 | 0.09 | 96 | 2.77 | 0.09 | 98 | 1.21 | 0.02 | 97 |
| Total | 0.41 | 0.05 | 93 | 0.12 | 0.03 | 83 | 0.08 | 0.03 | 80 |
| Overall Risk Indicators | 1.93 | 0.18 | 95 | 2.89 | 0.16 | 98 | 1.29 | 0.08 | 96 |
| Available for Sale | | | | | | | | | |
| Held to Maturity | 2.10 | 17.38 | 7 | 2.65 | 20.52 | 10 | 2.33 | 15.03 | 12 |
| Off Balance Sheet | 2.71 | 2.09 | 73 | 5.43 | 0.44 | 93 | 6.99 | 0.44 | 94 |
| Unrealized Appreciation/Depreciation | 23.82 | 19.08 | 72 | 24.66 | 14.19 | 87 | 18.47 | 15.06 | 69 |
| Unrealized App/Dep % Tier 1 Cap | -0.17 | -0.49 | 26 | 0.09 | 0.00 | 96 | 0.27 | 0.00 | 98 |
| Contractual Mat/Reprice Data | -1.51 | -5.05 | 27 | 0.79 | 0.02 | 95 | 1.94 | 0.04 | 98 |
| Loans/Securities Over 3 Year | 69.06 | 53.17 | 89 | 44.09 | 51.98 | 27 | 54.85 | 44.85 | 75 |
| Liabilities Over 3 Year | 2.49 | 0.91 | 86 | 0.52 | 1.54 | 32 | 1.01 | 2.00 | 40 |
| Net Over 3 Year Position | 66.58 | 51.96 | 85 | 43.57 | 49.98 | 32 | 53.85 | 42.25 | 78 |
| Loans/Securities Over 1 Year | 75.17 | 66.45 | 73 | 53.90 | 64.94 | 20 | 61.99 | 62.10 | 45 |
| Liabilities Over 1 Year | 6.45 | 4.25 | 75 | 1.81 | 5.71 | 15 | 3.06 | 8.77 | 17 |
| Net Over 1 Year Position | 68.72 | 61.57 | 67 | 52.09 | 58.54 | 30 | 58.93 | 52.54 | 66 |
| Non-Maturity Deposits | | | | | | | | | |
| Non-Maturity Deps % Long Assets | 67.94 | 73.81 | 25 | 78.34 | 70.68 | 75 | 70.42 | 60.40 | 76 |
| Net Over 3 Year Position | 98.37 | 145.25 | 9 | 177.66 | 143.30 | 79 | 128.38 | 143.89 | 45 |
| As % Tier 1 Capital | 1.13 | -20.13 | 90 | -34.24 | -18.39 | 18 | -15.57 | -15.24 | 48 |
| Structured Notes | 13.19 | 0.97 | 95 | 24.32 | 0.90 | 97 | 8.87 | 0.18 | 97 |
| Mortgage Servicing (FV) | 3.54 | 0.48 | 93 | 1.06 | 0.36 | 82 | 0.59 | 0.33 | 78 |
| Total | 16.73 | 1.88 | 94 | 25.38 | 1.64 | 97 | 9.46 | 0.76 | 95 |

FDIC Certificate # 19659
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Liquidity & Funding--Page 10

Liquidity & Funding
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| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Total Deposits | 78.43 | 90.18 | 7 | 93.98 | 89.28 | 69 | 92.43 | 88.79 | 63 |
| Individ, Partnerships, and Corp. | 5.18 | 8.57 | 37 | 5.98 | 9.40 | 35 | 7.56 | 9.38 | 44 |
| U.S. Govt. States & Political Sub in U.S. | 16.39 | 0.46 | 98 | 0.04 | 0.54 | 53 | 0.01 | 0.97 | 44 |
| Comm Banks & Other Dep Inst. in U.S. | 0.00 | 0.06 | 98 | 0.00 | 0.02 | 98 | 0.00 | 0.11 | 98 |
| Banks in Foreign Countries | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 |
| Foreign Govts and Official Inst. | 100.00 | 100.00 | 91 | 100.00 | 100.00 | 95 | 100.00 | 100.00 | 93 |
| Total deposits | | | | | | | | | |
| Domestic Demand Deposits | 32.79 | 26.43 | 64 | 41.35 | 26.79 | 85 | 9.92 | 16.91 | 33 |
| Domestic Other Transaction Accts | 0.00 | 8.76 | 12 | 8.88 | 12.89 | 37 | 1.65 | 8.68 | 17 |
| Domestic Nontransaction Accts | 67.21 | 62.64 | 59 | 49.77 | 58.11 | 35 | 88.43 | 72.88 | 74 |
| Total Domestic Deposits | 100.00 | 99.90 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.10 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 |
| Liquidity/Funding Ratios | | | | | | | | | |
| Net Non Core Fund Dep \$250M | 6.37 | 3.33 | 60 | -51.09 | -7.91 | 4 | -12.23 | 3.22 | 12 |
| Core Deposits | 74.86 | 81.25 | 64 | 84.44 | 82.03 | 60 | 80.32 | 76.84 | 63 |
| Short Term Non Core Funding | 7.90 | 6.79 | 64 | 3.35 | 4.48 | 46 | 4.52 | 6.93 | 37 |
| S.T Inv to S.T. Ncore Fund | 99.30 | 187.39 | 58 | 1,026.48 | 505.15 | 81 | 326.70 | 193.02 | 79 |
| S.T. Asset to S.T. Liabilities | 149.14 | 201.61 | 52 | 494.52 | 249.06 | 86 | 166.95 | 159.15 | 61 |
| Net S.T. Liabilities to Assets | -6.06 | -5.49 | 42 | -30.87 | -11.75 | 10 | -7.99 | -5.26 | 43 |
| Net Loans & Leases to Deposits | 97.22 | 76.77 | 86 | 59.48 | 67.94 | 33 | 81.84 | 82.43 | 44 |
| Net LN&LS to Core Deposits | 112.29 | 83.30 | 86 | 61.97 | 72.55 | 31 | 87.02 | 91.22 | 41 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | 24.04 | 47.96 | 20 | N/A | 33.56 | N/A | N/A | 44.39 | N/A |
| Brokered Deposits to Deposits | 6.32 | 2.16 | 82 | 0.00 | 0.92 | 63 | 0.00 | 1.73 | 52 |
| Listing Service Dep to Deposits | 0.00 | 0.19 | 71 | 0.00 | 0.35 | 74 | 0.00 | 0.69 | 68 |
| List Service and Bkrd Dep to Deps | 6.32 | 2.55 | 80 | 0.00 | 1.52 | 55 | 0.00 | 2.78 | 44 |
| Sec Bor + sec FFP to Tot Bor + FFP | 0.00 | 3.73 | 72 | N/A | 2.55 | N/A | N/A | 1.92 | N/A |
| Recip Bkrd Dep to Tot Bkrd Dep | 0.00 | 3.43 | 84 | N/A | 2.96 | N/A | N/A | 3.47 | N/A |
| Total Deposits | | | | | | | | | |
| Individ, Partnerships, and Corp. | 1,073,302 | | | 597,182 | | | 391,067 | | |
| U.S. Govt. States & Political Sub in U.S. | 70,955 | | | 37,991 | | | 31,974 | | |
| Comm Banks & Other Dep Inst. in U.S. | 224,226 | | | 233 | | | 33 | | |
| Banks in Foreign Countries | 0 | | | 0 | | | 0 | | |
| Foreign Govts and Official Inst. | 0 | | | 0 | | | 0 | | |
| Total Deposits | 1,368,483 | | | 635,405 | | | 423,074 | | |
| Domestic Demand Deposits | 448,707 | | | 262,736 | | | 41,988 | | |
| Domestic Other Transaction Accts | 0 | | | 56,428 | | | 6,965 | | |
| Domestic Nontransaction Accts | 919,776 | | | 316,242 | | | 374,121 | | |
| Total Domestic Deposits | 1,368,483 | | | 635,405 | | | 423,074 | | |
| Deposits in Foreign Offices | N/A | | | N/A | | | N/A | | |
| Total Deposits | 1,368,483 | | | 635,405 | | | 423,074 | | |
| Other Liquidity/Funding Data | | | | | | | | | |
| Non Core Liabilities \$250M | 213,695 | | | 25,513 | | | 25,208 | | |
| Short Term Non Core Funding | 125,027 | | | 24,190 | | | 22,367 | | |
| Core Deposits | 1,184,790 | | | 609,892 | | | 397,866 | | |
| Time Deps \$250M & Under Mat < 1 Yr | 91,045 | | | 32,319 | | | 36,713 | | |
| Time Deps \$250M & Under Mat > 1 Yr | 104,893 | | | 11,787 | | | 12,327 | | |
| Time Deps over \$250M Mat < 1 Yr | 84,252 | | | 24,190 | | | 22,367 | | |
| Time Deps over \$250M Mat > 1 Yr | 13,016 | | | 1,323 | | | 2,841 | | |
| Fed Home Loan Bor Mat < 1 Yr | 20,000 | | | 0 | | | 0 | | |

- Fed Home Loan Bor Mat > 1 Yr
- Other Borrowing Mat < 1 Year
- Other Borrowing Mat > 1 Year
- Secured Other Borrowings
- Federal Funds Purchased
- Secured Fed Funds Purchased
- Listing Service Deposits
- Brokered Deposits
- Reciprocal Brokered Deposits

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| | | | |
|--------|---|---|---|
| 10,000 | 0 | 0 | 0 |
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| 86,427 | 0 | 0 | 0 |
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FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio
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| Percent of Total Assets | 09/30/2022 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Short Term Investments | 7.84 | 6.12 | 69 |
| Marketable Equity Sec (MES) | 0.00 | 0.02 | 65 |
| Net LN&LS & SBLC to Assets | 84.07 | 66.92 | 92 |
| Pledged Assets | 34.31 | 33.65 | 54 |

Securities Mix:

| % Total Securities | 09/30/2022 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 4 | PCT |
| US Treas & Govt Agencies | 6.62 | 22.82 | 25 |
| Municipal Securities | 24.80 | 21.06 | 58 |
| Pass-Through Mfg Backed Secs | 14.77 | 21.25 | 41 |
| CMO & REMIC Mfg Backed Secs | 22.20 | 8.27 | 85 |
| Commercial Mfg Back Secs | 0.00 | 4.35 | 33 |
| Asset Backed Securities | 0.00 | 0.68 | 76 |
| Structured Financial Products | 0.00 | 0.34 | 79 |
| Other Domestic Debt Secs | 31.61 | 3.59 | 96 |
| Foreign Debt Securities | 0.00 | 0.00 | 92 |
| Inv Mut Fnd & Oth Mkktl | 0.00 | 0.14 | 65 |
| Total | 100.00 | 100.00 | 99 |

Liquidity/Securities Ratios:

| | | | |
|------------------------------------|--------|--------|----|
| App (Dep) HI Risk & Struct1 Cap | -0.79 | -0.45 | 8 |
| App (Dep) in AFS sec to AFS Sec | -14.87 | -11.36 | 20 |
| App (Dep) in HTM Sec to HTM Sec | -6.43 | -9.02 | 56 |
| App (Dep) in HTM Sec to Eqy Cap | -1.55 | -5.64 | 28 |
| Pledged Securities to Tot Sec | 36.35 | 30.95 | 56 |
| Pledged Loans to Total Loans | 38.28 | 36.96 | 51 |
| Loans Held for Sale to Total Loans | 0.53 | 0.14 | 88 |

| | | | |
|------------------------------|---------|--|--|
| Short Term Investments | 124,148 | | |
| Short Term Assets | 291,272 | | |
| Debt Securities 90+ Days P/D | 0 | | |
| Total Non-Current Debt Sec | 0 | | |
| Fair Value Structured Notes | 22,622 | | |
| Pledged Securities | 27,677 | | |
| Pledged Loans & Leases | 515,310 | | |
| Loans Held for Sale | 7,178 | | |

| Percent of Total Assets | 12/31/2021 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Short Term Investments | 34.38 | 12.81 | 95 |
| Marketable Equity Sec (MES) | 0.00 | 0.00 | 82 |
| Net LN&LS & SBLC to Assets | 52.34 | 59.18 | 33 |
| Pledged Assets | 30.49 | 26.44 | 64 |

| % Total Securities | 12/31/2021 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| US Treas & Govt Agencies | 0.00 | 20.76 | 14 |
| Municipal Securities | 32.86 | 30.08 | 53 |
| Pass-Through Mfg Backed Secs | 16.72 | 20.04 | 49 |
| CMO & REMIC Mfg Backed Secs | 16.09 | 5.90 | 82 |
| Commercial Mfg Back Secs | 0.00 | 3.09 | 51 |
| Asset Backed Securities | 0.00 | 0.22 | 87 |
| Structured Financial Products | 0.00 | 0.14 | 97 |
| Other Domestic Debt Secs | 34.33 | 2.28 | 97 |
| Foreign Debt Securities | 0.00 | 0.00 | 94 |
| Inv Mut Fnd & Oth Mkktl | 0.00 | 0.02 | 82 |
| Total | 100.00 | 100.00 | 99 |

| | | | |
|------------------------------------|-------|-------|----|
| App (Dep) HI Risk & Struct1 Cap | -0.10 | -0.06 | 7 |
| App (Dep) in AFS sec to AFS Sec | -0.29 | 0.24 | 36 |
| App (Dep) in HTM Sec to HTM Sec | 1.66 | 0.97 | 71 |
| App (Dep) in HTM Sec to Eqy Cap | 0.78 | 0.02 | 95 |
| Pledged Securities to Tot Sec | 39.84 | 30.08 | 62 |
| Pledged Loans to Total Loans | 51.43 | 29.21 | 78 |
| Loans Held for Sale to Total Loans | 0.00 | 0.15 | 60 |

| | | | |
|------------------------------|---------|--|--|
| Short Term Investments | 248,306 | | |
| Short Term Assets | 279,451 | | |
| Debt Securities 90+ Days P/D | 0 | | |
| Total Non-Current Debt Sec | 0 | | |
| Fair Value Structured Notes | 19,941 | | |
| Pledged Securities | 23,234 | | |
| Pledged Loans & Leases | 196,994 | | |
| Loans Held for Sale | 0 | | |

| Percent of Total Assets | 12/31/2019 | | |
|-----------------------------|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Short Term Investments | 14.75 | 7.95 | 84 |
| Marketable Equity Sec (MES) | 0.00 | 0.01 | 81 |
| Net LN&LS & SBLC to Assets | 69.90 | 69.68 | 46 |
| Pledged Assets | 39.45 | 30.18 | 71 |

| % Total Securities | 12/31/2019 | | |
|-------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| US Treas & Govt Agencies | 0.46 | 17.73 | 21 |
| Municipal Securities | 62.04 | 28.84 | 85 |
| Pass-Through Mfg Backed Secs | 24.50 | 20.31 | 59 |
| CMO & REMIC Mfg Backed Secs | 0.00 | 9.64 | 32 |
| Commercial Mfg Back Secs | 0.00 | 3.98 | 53 |
| Asset Backed Securities | 0.00 | 0.15 | 89 |
| Structured Financial Products | 0.00 | 0.13 | 97 |
| Other Domestic Debt Secs | 13.00 | 1.47 | 92 |
| Foreign Debt Securities | 0.00 | 0.24 | 95 |
| Inv Mut Fnd & Oth Mkktl | 0.00 | 0.04 | 81 |
| Total | 100.00 | 100.00 | 99 |

| | | | |
|------------------------------------|-------|-------|----|
| App (Dep) HI Risk & Struct1 Cap | 0.00 | 0.00 | 95 |
| App (Dep) in AFS sec to AFS Sec | 1.51 | 0.93 | 74 |
| App (Dep) in HTM Sec to HTM Sec | 3.80 | 1.16 | 89 |
| App (Dep) in HTM Sec to Eqy Cap | 1.89 | 0.04 | 98 |
| Pledged Securities to Tot Sec | 46.15 | 36.22 | 59 |
| Pledged Loans to Total Loans | 49.57 | 30.55 | 77 |
| Loans Held for Sale to Total Loans | 0.00 | 0.20 | 55 |

| | | | |
|------------------------------|---------|--|--|
| Short Term Investments | 73,074 | | |
| Short Term Assets | 98,636 | | |
| Debt Securities 90+ Days P/D | 0 | | |
| Total Non-Current Debt Sec | 0 | | |
| Fair Value Structured Notes | 6,000 | | |
| Pledged Securities | 21,297 | | |
| Pledged Loans & Leases | 174,101 | | |
| Loans Held for Sale | 0 | | |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRR District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Capital Analysis--Page 11

Capital Analysis-a
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|-----------------------------------|------------|---------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Capital Ratios | | | | | | | | | |
| Percent of Bank Equity: | | | | | | | | | |
| Net Loans & Leases (X) | 7.46 | 8.03 | 39 | 4.51 | 5.93 | 20 | 4.99 | 6.27 | 23 |
| Subord Notes & Debentures | 0.00 | 0.10 | 98 | 0.00 | 0.05 | 99 | 0.00 | 0.10 | 98 |
| Com RE & Related Ventures | 299.62 | 368.15 | 31 | 297.91 | 239.44 | 67 | 326.16 | 253.63 | 72 |
| Percent of Average Bank Equity: | | | | | | | | | |
| Net Income | 20.91 | 13.64 | 89 | 14.17 | 12.17 | 68 | 18.44 | 11.02 | 92 |
| Dividends | 4.74 | 3.51 | 65 | 3.16 | 4.36 | 42 | 14.82 | 4.63 | 93 |
| Retained Earnings | 16.17 | 9.73 | 92 | 11.01 | 7.25 | 81 | 3.62 | 5.90 | 26 |
| Other Capital Ratios: | | | | | | | | | |
| Dividends to Net Operating Income | 22.67 | 24.27 | 47 | 22.31 | 34.97 | 31 | 80.35 | 40.07 | 86 |
| Bank Eq Cap + Min Int to Assets | 11.26 | 8.58 | 85 | 11.61 | 10.03 | 80 | 14.01 | 11.21 | 88 |
| Growth Rates: | | | | | | | | | |
| Total Equity Capital | 116.96 | -9.23 | 99 | 11.19 | 6.95 | 74 | 4.32 | 11.60 | 10 |
| Equity Growth Less Asset Growth | -7.48 | -17.02 | 68 | -6.54 | -5.26 | 47 | 2.56 | 4.82 | 35 |
| Intang Assets % Bank Equity | 3.62 | 0.47 | 93 | 1.04 | 0.31 | 82 | 0.57 | 0.27 | 79 |
| Mortgage Servicing Rights | 0.89 | 4.94 | 41 | 1.89 | 1.45 | 73 | 2.29 | 1.94 | 70 |
| Goodwill | 0.00 | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Purch Credit Card Relations | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Intangibles | N/A | 0.00 | N/A | 2.93 | 2.42 | 68 | 2.86 | 2.93 | 64 |
| Total Intangibles | 4.51 | 6.61 | 50 | 2.93 | 2.42 | 68 | 2.86 | 2.93 | 64 |
| Leverage Ratio | 12.3134 | 9.88 | 89 | 11.6732 | 9.81 | 85 | 13.5485 | 10.76 | 89 |
| Standardized Capital Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | 15.2258 | 13.20 | 81 | 17.4207 | 14.94 | 77 | 18.2347 | 14.76 | 81 |
| Tier 1 Capital Ratio | 15.2258 | 13.25 | 80 | 17.4207 | 14.96 | 77 | 18.2347 | 14.78 | 81 |
| Total Capital Ratio | 16.4765 | 14.30 | 82 | 18.5149 | 16.09 | 77 | 19.4861 | 15.85 | 82 |
| Adv App Cap Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| Tier 1 Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| Total Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| End of Period Capital (\$000) | | | | | | | | | |
| Perpetual Preferred | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| + Common Stock | | 1,250 | 0 | | 1,250 | 0 | | 1,250 | 0 |
| + Surplus | | 21,014 | 0 | | 14,750 | 0 | | 14,750 | 0 |
| + Retained Earnings | | 161,755 | 0 | | 67,916 | 0 | | 53,242 | 0 |
| + Accum Other Comp Income | | -5,795 | 0 | | -55 | 0 | | 173 | 0 |
| + Other Equity Capital Comp | | 178,224 | 0 | | 83,861 | 0 | | 69,415 | 0 |
| Total Bank Equity Capital | | 178,224 | 0 | | 83,861 | 0 | | 69,415 | 0 |
| Minority Interest Cons Subs | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| Total Bank Capital & Min Int | | 178,224 | 0 | | 83,861 | 0 | | 69,415 | 0 |
| Subordinated Notes & Debentures | | 0 | 0 | | 0 | 0 | | 0 | 0 |
| Changes in Bank Equity (\$000) | | | | | | | | | |
| Balance at Beginning of Period | | 83,862 | | | 75,420 | | | 66,543 | |
| + Net Income | | 26,665 | | | 11,207 | | | 12,446 | |
| + Sales or Purchase of Capital | | 0 | | | 0 | | | 0 | |
| + Merger & Absorptions | | 79,188 | | | 0 | | | 0 | |
| + Restate due to Acctg Error&Chg | | 0 | | | 0 | | | 0 | |
| + Trans with Parent | | 0 | | | 0 | | | 0 | |
| - Dividends | | 6,044 | | | 2,500 | | | 10,000 | |

| | | | |
|---|-----------|---------|---------|
| + Other Comprehensive Income | -5,447 | -265 | 426 |
| Balance at End of Period | 178,224 | 83,862 | 69,415 |
| Intangible Assets | | | |
| Mortgage Servicing Rights | 6,454 | 874 | 399 |
| + Purch Credit Card Relations | N/A | N/A | N/A |
| + Other Intangibles | N/A | N/A | N/A |
| + Goodwill | 1,587 | 1,587 | 1,587 |
| Total Intangibles | 8,041 | 2,461 | 1,986 |
| Total Assets for Leverage Ratio: | | | |
| Average Total Consolidated Assets | 1,483,154 | 706,872 | 500,940 |
| Less: Ded from CET1 Cap & add T1C | 1,587 | 1,587 | 1,587 |
| Less: Other Deductions | 0 | 0 | 0 |
| Total Assets for Leverage Ratio | 1,481,567 | 705,285 | 499,353 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11A

Capital Analysis-b
 03/29/2023 02:56:00 PM

| | 09/30/2022 | 12/31/2021 | 12/31/2019 |
|---|----------------|---------------|---------------|
| Capital Analysis (\$000) | | | |
| Common Equity Tier 1 Capital: (\$000) | 22,264 | 16,000 | 16,000 |
| Common Stock Plus Related Surplus | 161,755 | 67,916 | 53,242 |
| Retained Earnings | -5,795 | -55 | 173 |
| Accum Other Comprehensive Inc (AOCI) | 0 | 0 | 0 |
| Common Equity T1 Minority Interest | 0 | 0 | 0 |
| Common Equity T1 Cap Before Adj/Ded | 178,224 | 83,861 | 69,415 |
| Common Equity Tier 1 Capital: Adj/Ded | | | |
| Less: Goodwill | 1,587 | 1,587 | 1,587 |
| Less: Intangible Assets | 0 | 0 | 0 |
| Less: DTA (NOL & Tax Credit Only) | 0 | 0 | 0 |
| AOCI-Related Adjustments-Opt Out | -5,795 | -55 | 173 |
| AOCI-Related Adjustments-No Opt Out | N/A | N/A | N/A |
| Ofh Ded (add) CET1 bef threshold ded | 0 | 0 | 0 |
| Less: Non-significant Investments | N/A | N/A | 0 |
| Subtotal before Threshold Limits | 182,432 | 82,329 | 67,655 |
| Less: Sig Inv, MSAs, DTA > 10% Limit | N/A | N/A | 0 |
| Less: Sig Inv, MSAs, DTA > 15% Limit | N/A | N/A | 0 |
| Less: Tot Sig Inv, MSAs, DTA > Limit | 0 | 0 | 0 |
| Less: Ded due to insuff T1 and T2 Cap | 0 | 0 | 0 |
| Total Adj and Ded for CET1 Capital | 0 | 0 | 0 |
| Common Equity Tier 1 Capital | 182,432 | 82,329 | 67,655 |
| Additional Tier 1 Capital: | | | |
| Additional T1C Inst & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Cap Inst sub to phaseout | 0 | 0 | 0 |
| Tier 1 Minority Int Not Incl in CET1 Cap | 0 | 0 | 0 |
| Additional T1 Cap Before Deductions | 0 | 0 | 0 |
| Less: Additional T1 Cap Deductions | 0 | 0 | 0 |
| Additional Tier 1 Capital | 0 | 0 | 0 |
| Tier 1 Capital | 182,432 | 82,329 | 67,655 |
| Tier 2 Capital: | | | |
| T2 Cap Instruments & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Capital Instruments | 0 | 0 | 0 |
| Tot Cap Min Int Not Incl in T1 Cap | 0 | 0 | 0 |
| ALL in Tier 2 Capital | 14,985 | 5,171 | 4,643 |
| Exited Adv App Eligible Cr Reserves | N/A | N/A | N/A |
| Unrealized Gains on AFS Pref Stock | N/A | N/A | N/A |
| Tier 2 Capital Before Deductions | 14,985 | 5,171 | 4,643 |
| Exited Adv App T2C Before Deductions | N/A | N/A | N/A |
| Less: Tier 2 Capital Deductions | 0 | 0 | 0 |
| Tier 2 Capital - Standardized Approaches | 14,985 | 5,171 | 4,643 |
| Tier 2 Capital - Advanced Approaches | N/A | N/A | N/A |
| Total Capital - Standardized Approaches | 197,417 | 87,500 | 72,298 |
| Total Capital - Advanced Approaches | N/A | N/A | N/A |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11B

Capital Analysis-c
 03/29/2023 02:56:00 PM

09/30/2022

12/31/2021

12/31/2019

| | | | |
|--|-----------|---------|---------|
| Risk Weighted Assets | | | |
| On BS Assets and Securitization Exp | | | |
| 2% Category | N/A | 0 | 0 |
| 4% Category | N/A | 0 | 0 |
| 20% Category | N/A | 39,775 | 24,535 |
| 50% Category | N/A | 33,693 | 40,119 |
| 100% Category | N/A | 343,445 | 284,823 |
| 150% Category | N/A | 2 | 36 |
| 250% Category | N/A | 2,185 | N/A |
| 300% Category | N/A | 0 | 0 |
| 400% Category | N/A | 0 | 0 |
| 600% Category | N/A | 0 | 0 |
| 1250% Category | N/A | 0 | 0 |
| Other Risk-Weighting App Categories | N/A | 0 | 0 |
| Tot RWA Securitization Exp SSFA Mthd | N/A | 0 | 0 |
| Total RWA Securitization Exp Gross-Up | N/A | 0 | 0 |
| On-Balance Sheet Risk Weighted Assets | N/A | 419,099 | 349,513 |
| Memo - 0% Category - \$ | N/A | 115,243 | 10,808 |
| Off BS/Oth Items Subj to Risk Weighting | | | |
| 2% Category | N/A | 0 | 0 |
| 4% Category | N/A | 0 | 0 |
| 10% Category | N/A | 0 | 0 |
| 20% Category | N/A | 0 | 0 |
| 50% Category | N/A | 752 | 137 |
| 100% Category | N/A | 52,740 | 21,803 |
| 150% Category | N/A | 0 | 0 |
| 625% Category | N/A | 0 | 0 |
| 937.5% Category | N/A | 0 | 0 |
| 1250% Category | N/A | 0 | 0 |
| Oth Risk-Weighting App Categories | N/A | 0 | 0 |
| Tot RWA Securitization Exp SSFA Mthd | N/A | 0 | 0 |
| Total RWA Securitization Exp Gross-Up | N/A | 0 | 0 |
| Tot Deriv, Off-BS and Oth - Risk Wght | N/A | 53,492 | 21,940 |
| Memo - 0% Category - \$ | N/A | 0 | 0 |
| Standardized Market Risk Weighted Assets | 0 | 0 | 0 |
| Risk-Weighted Asset Before Ded | 1,198,851 | 472,592 | 371,453 |
| - Excess Allowable LN&LS Loss | 677 | 0 | 429 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| Total Risk Weighted Assets | 1,198,174 | 472,592 | 371,024 |
| Current Credit Exposure All Derivatives | N/A | 0 | 0 |
| Derivatives Notional Prin Amounts | | | |
| OTC Contracts Total | N/A | 0 | 0 |
| Interest Rate | N/A | 0 | 0 |
| All Other | N/A | 0 | 0 |
| Centrally Cleared Contracts Total | N/A | 0 | 0 |
| Interest Rate | N/A | 0 | 0 |
| All Other | N/A | 0 | 0 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 11 / 232866
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Capital Analysis--Page 11C

Capital Analysis-d
 03/29/2023 02:56:00 PM

| | 09/30/2022 | 12/31/2021 | 12/31/2019 |
|---------------------------------------|------------|------------|------------|
| Risk Based Capital (\$000) | | | |
| Tier 1 Capital | N/A | N/A | N/A |
| Total Equity Capital Adjusted | 0 | 0 | 0 |
| - Ineligible Def Tax Assets | 1,587 | 1,587 | 1,587 |
| - Ineligible Intangibles | N/A | N/A | N/A |
| - Cumul Change F.V. Financial Lab | 182,432 | 82,329 | 67,655 |
| Net Tier 1 | | | |
| Tier 2 Capital | N/A | N/A | N/A |
| + Qualif Debt and Redeem Pfd | N/A | N/A | N/A |
| + Cumulative Preferred Stock | N/A | N/A | N/A |
| + Allowable LN&LS Loss Allow | 14,985 | 5,171 | 4,643 |
| + Untl Gain Mktd Eqty Sec (45%) | N/A | N/A | N/A |
| + Other Tier 2 Capital Comp | N/A | N/A | N/A |
| Net Eligible Tier 2 | 14,985 | 5,171 | 4,643 |
| Total RBC Before Deductions | 197,417 | 87,500 | 72,298 |
| Tier 1 & Tier 2 | N/A | N/A | N/A |
| Tier 3 & Fin Sub Adj | N/A | N/A | N/A |
| - Deductions for Total RBC | 197,417 | 87,500 | 72,298 |
| Total Risk-Based-Capital | | | |
| Risk-Weighted Assets | | | |
| On-Balance Sheet | N/A | 39,775 | 24,535 |
| Category Two - 20% | N/A | 33,693 | 40,119 |
| Category Three - 50% | N/A | 343,445 | 284,823 |
| Category Four - 100% | N/A | 419,099 | 349,513 |
| Total On-Balance Sheet | N/A | 115,243 | 10,808 |
| Memo: Category One - 0% | | | |
| Off-Balance Sheet | N/A | 0 | 0 |
| Category Two - 20% | N/A | 752 | 137 |
| Category Three - 50% | N/A | 52,740 | 21,803 |
| Category Four - 100% | N/A | 53,492 | 21,940 |
| Total Off-Balance Sheet | N/A | 0 | 0 |
| Memo: Category One - 0% | | | |
| Adjustments to Risk-Wgt Assets | | | |
| Risk-Weighted Asset Before Ded | 1,198,851 | 472,592 | 371,453 |
| - Excess Allowable LN&LS Loss Adj | 677 | 0 | 429 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| + Mkt Risk Asset & Fin Sub Adj | N/A | N/A | N/A |
| Total Risk-Weighted Assets | 1,198,174 | 472,592 | 371,024 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 One Quarter Annualized Income Analysis--Page 12

Income Statement 1-Qt-Ann
 03/29/2023 02:56:00 PM

| | 09/30/2022 | | |
|--|------------|------|-----|
| | BANK | PG 4 | PCT |
| Earnings and Profitability | | | |
| Percent of Average Assets: | | | |
| Interest Income (TE) | 5.37 | 3.83 | 95 |
| - Interest Expense | 0.66 | 0.39 | 84 |
| Net Interest Income (TE) | 4.72 | 3.44 | 94 |
| + Noninterest Income | 1.31 | 0.63 | 91 |
| - Noninterest Expense | 3.14 | 2.35 | 88 |
| - Provision: Loan & Lease Losses | 2.88 | 1.77 | 93 |
| - Provision: Credit Loss Oh Assets | 0.25 | 0.09 | 86 |
| Pretax Operating Income (TE) | 2.64 | 1.67 | N/A |
| + Realized Gains/Losses Sec | 0.00 | 0.00 | 90 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 91 |
| Pretax Net Operating Income (TE) | 2.64 | 1.65 | 93 |
| Net Operating Income | 2.62 | 1.32 | 96 |
| Net Inc Attrib Min Ints | 0.00 | 0.00 | 98 |
| Net Income Adjusted Sub S | 2.08 | 1.27 | 94 |
| Net Income | 2.62 | 1.32 | 96 |

| | 12/31/2021 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 3.10 | 3.39 | 33 |
| - Interest Expense | 0.08 | 0.26 | 8 |
| Net Interest Income (TE) | 3.03 | 3.12 | 44 |
| + Noninterest Income | 0.82 | 0.66 | 71 |
| - Noninterest Expense | 2.72 | 2.49 | 66 |
| - Provision: Loan & Lease Losses | 1.14 | 1.33 | 37 |
| - Provision: Credit Loss Oh Assets | 0.01 | 0.07 | 46 |
| Pretax Operating Income (TE) | N/A | 0.00 | N/A |
| + Realized Gains/Losses Sec | 1.13 | 1.26 | 40 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 83 |
| Pretax Net Operating Income (TE) | 0.00 | 0.00 | 89 |
| Net Operating Income | 1.13 | 1.27 | 40 |
| Net Inc Attrib Min Ints | 1.10 | 1.06 | 55 |
| Net Income Adjusted Sub S | 0.00 | -0.01 | 99 |
| Net Income | 0.89 | 1.00 | 40 |
| Net Income | 1.10 | 1.06 | 55 |

| | 12/31/2019 | | |
|--|------------|------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 4.81 | 4.40 | 79 |
| - Interest Expense | 0.45 | 0.83 | 16 |
| Net Interest Income (TE) | 4.37 | 3.57 | 92 |
| + Noninterest Income | 1.06 | 0.73 | 75 |
| - Noninterest Expense | 2.91 | 2.84 | 56 |
| - Provision: Loan & Lease Losses | 2.51 | 2.84 | 92 |
| - Provision: Credit Loss Oh Assets | 0.04 | 0.13 | 34 |
| Pretax Operating Income (TE) | N/A | 0.00 | N/A |
| + Realized Gains/Losses Sec | 2.48 | 1.37 | 94 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 72 |
| Pretax Net Operating Income (TE) | 0.00 | 0.00 | 87 |
| Net Operating Income | 2.48 | 1.40 | 94 |
| Net Inc Attrib Min Ints | 2.42 | 1.17 | 96 |
| Net Income Adjusted Sub S | 0.00 | 0.00 | 98 |
| Net Income | 1.96 | 1.09 | 94 |
| Net Income | 2.42 | 1.16 | 96 |

Margin Analysis:

| | | | |
|-----------------------------------|------|------|----|
| Int Inc (TE) to Avg Earn Assets | 5.62 | 4.03 | 94 |
| Int Expense to Avg Earn Assets | 0.69 | 0.41 | 84 |
| Net Int Inc-TE to Avg Earn Assets | 4.93 | 3.62 | 94 |

Loan & Lease Analysis:

| | | | |
|-----------------------------------|--------|-------|----|
| Net Loss to Average Total LN&LS | 0.01 | 0.04 | 54 |
| Earnings Coverage of Net Loss (X) | 253.21 | 14.27 | 82 |
| LN&LS Allowance to Net Losses (X) | 92.80 | 2.65 | 80 |

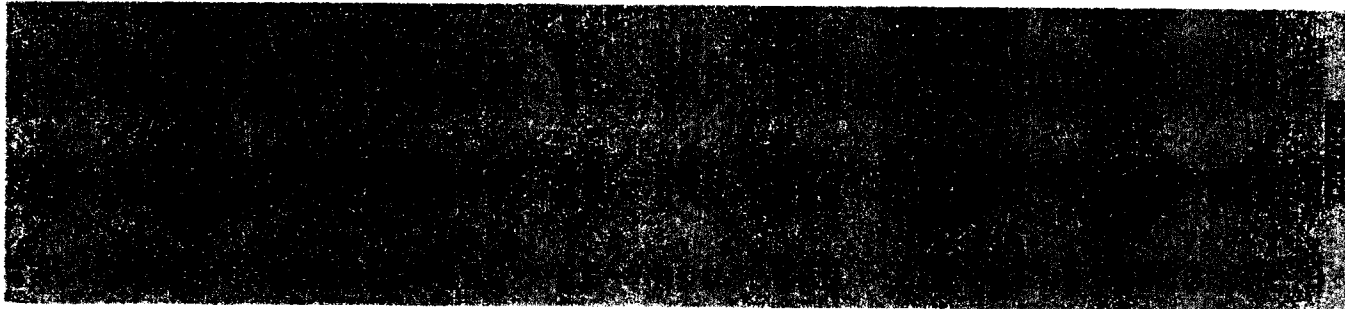
Capitalization

| | | | |
|----------------------------------|-------|-------|----|
| Cash Dividends to Net Income | 0.00 | 18.23 | 42 |
| Retain Earns to Avg Total Equity | 22.39 | 12.34 | 92 |

Yield on or Cost of:

| | | | |
|------------------------------------|------|------|-----|
| Total Loan & Leases (TE) | 5.82 | 4.87 | 91 |
| Loans in Domestic Offices | 5.82 | 4.86 | 91 |
| Real Estate | 5.84 | 4.72 | 94 |
| Secured by 1-4 Fam Resi Prop | 6.71 | 4.75 | 93 |
| All Other Loans Sec Real Estate | 4.75 | 4.73 | 56 |
| Commercial & Industrial | 5.33 | 5.47 | 51 |
| Individual | 5.38 | 5.75 | 45 |
| Credit Card | N/A | 7.87 | N/A |
| Agricultural | 6.73 | 4.94 | 87 |
| Loans in Foreign Offices | N/A | 6.17 | N/A |
| Total Investment Securities (TE) | 2.66 | 2.22 | N/A |
| Total Investment Securities (Book) | 2.38 | 2.11 | 72 |
| US Treas & Agency (Excl MBS) | 2.51 | 1.70 | 86 |
| Mortgage Backed Securities | 1.88 | 2.03 | 42 |
| All Other Securities | 3.32 | 2.60 | 81 |
| Interest-Bearing Bank Balances | 2.45 | 2.10 | 87 |
| Federal Funds Sold & Resales | N/A | 1.73 | N/A |

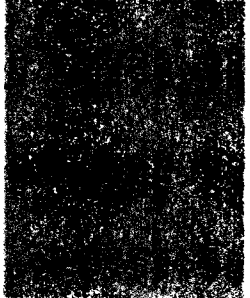

| | | | |
|---------------------------------|------|------|----|
| Total Interest Bearing Deposits | 1.03 | 0.51 | 91 |
| Transaction accounts | 0.17 | 0.41 | 31 |
| Other Savings Deposits | 1.21 | 0.42 | 95 |



| | 12/31/2021 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 3.10 | 3.39 | 33 |
| - Interest Expense | 0.08 | 0.26 | 8 |
| Net Interest Income (TE) | 3.03 | 3.12 | 44 |
| + Noninterest Income | 0.82 | 0.66 | 71 |
| - Noninterest Expense | 2.72 | 2.49 | 66 |
| - Provision: Loan & Lease Losses | 1.14 | 1.33 | 37 |
| - Provision: Credit Loss Oh Assets | 0.01 | 0.07 | 46 |
| Pretax Operating Income (TE) | N/A | 0.00 | N/A |
| + Realized Gains/Losses Sec | 1.13 | 1.26 | 40 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 83 |
| Pretax Net Operating Income (TE) | 0.00 | 0.00 | 89 |
| Net Operating Income | 1.13 | 1.27 | 40 |
| Net Inc Attrib Min Ints | 1.10 | 1.06 | 55 |
| Net Income Adjusted Sub S | 0.00 | -0.01 | 99 |
| Net Income | 0.89 | 1.00 | 40 |
| Net Income | 1.10 | 1.06 | 55 |



| | 12/31/2019 | | |
|--|------------|------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 4.81 | 4.40 | 79 |
| - Interest Expense | 0.45 | 0.83 | 16 |
| Net Interest Income (TE) | 4.37 | 3.57 | 92 |
| + Noninterest Income | 1.06 | 0.73 | 75 |
| - Noninterest Expense | 2.91 | 2.84 | 56 |
| - Provision: Loan & Lease Losses | 2.51 | 2.84 | 92 |
| - Provision: Credit Loss Oh Assets | 0.04 | 0.13 | 34 |
| Pretax Operating Income (TE) | N/A | 0.00 | N/A |
| + Realized Gains/Losses Sec | 2.48 | 1.37 | 94 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 72 |
| Pretax Net Operating Income (TE) | 0.00 | 0.00 | 87 |
| Net Operating Income | 2.48 | 1.40 | 94 |
| Net Inc Attrib Min Ints | 2.42 | 1.17 | 96 |
| Net Income Adjusted Sub S | 0.00 | 0.00 | 98 |
| Net Income | 1.96 | 1.09 | 94 |
| Net Income | 2.42 | 1.16 | 96 |

| | | | | | | | | | | | |
|---|------|------|-----|--|------|------|-----|---|------|-------|-----|
| Time Deposits | 0.92 | 0.81 | 65 |  | 0.47 | 0.78 | 18 |  | 1.32 | 1.94 | 10 |
| Foreign Office Deposits | N/A | 0.79 | N/A | | N/A | 0.00 | N/A | | N/A | -0.28 | N/A |
| Federal Funds Purchased & Reposs | N/A | 0.96 | N/A | | N/A | 0.17 | N/A | | N/A | 0.92 | N/A |
| Other Borrowed Money | N/A | 2.01 | N/A | | N/A | 1.34 | N/A | | N/A | 1.92 | N/A |
| Subord Notes & Debentures | N/A | 5.53 | N/A | | N/A | 7.00 | N/A | | N/A | 6.81 | N/A |
| Other Interest Expense | 1.20 | 2.02 | 13 | | N/A | 1.50 | N/A | | N/A | 2.12 | N/A |
| All Interest-Bearing Funds | 1.05 | 0.57 | 88 | | 0.15 | 0.38 | 11 | | 0.86 | 1.14 | 29 |
| Memo: Interest on Time Dep Over Ins Limit | 0.35 | 0.88 | 10 | | 0.22 | 0.80 | 5 | | 0.95 | 2.05 | 6 |

FDIC Certificate # 19559
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FRR District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Securitization & Asset Sale Activities-Page 13

Securitization & Asset Sale-a
03/29/2023 02:56:00 PM

| | 09/30/2022 | 12/31/2021 | 12/31/2019 | 1 Year |
|----------------------------------|------------|------------|------------|--------|
| Securitization Activities | 0 | 0 | 0 | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Retained Interest-Only Strips | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Retained Credit Enhancements | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Unused Liquidity Commitments | N/A | N/A | N/A | N/A |
| Sellers Interest in Secs & Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| Total Retained Credit Exposure | N/A | N/A | N/A | N/A |
| Asset Backed Comm Paper Conduits | N/A | N/A | N/A | N/A |
| CR Exp Spns by Bank & Other | N/A | N/A | N/A | N/A |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | N/A |
| Activity % Total Assets | 0.00 | 0.00 | 0.00 | 0.00 |
| Securitization Activities | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Asset Backed Comm Paper Conduits | N/A | N/A | N/A | N/A |
| Cr Exp Spns by Bank & Other | N/A | N/A | N/A | N/A |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | N/A |
| Percent of Tot Managed Assets on | 49.77 | 16.75 | 21.27 | |
| Balance Sheet & Sac Assets | N/A | N/A | N/A | |
| 1-4 Family Residential Loans | N/A | N/A | N/A | |
| Home Equity Lines | N/A | N/A | N/A | |
| Credit Card Receivables | N/A | N/A | N/A | |

Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

N/A
N/A
N/A

N/A
N/A
N/A

N/A
N/A
N/A

FDIC Certificate # 19559
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TEXASBANK, BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13A

Securitization & Asset Sale-b
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09/30/2022

12/31/2021

12/31/2019

% Tot Securitization Act by Type
Retained Int Only Strips
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Retained Credit Enhancement
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Unused Comm to Provide Liquidity
Sellers Int in Secs & LNS % Trust
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans

N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A

Percent of Tier 1 Capital
Total Retained Credit Exposure
Retained Interest-Only Strips
Retained Credit Enhancements

N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A

30-89 Day PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Day PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ Days PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Days PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Past Due Securitized Assets

N/A

N/A

N/A

Net Losses Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Net Charge Off Secur Asset

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

N/A

N/A

N/A

FDIC Certificate # 19559
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FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK - BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13B

Securitization & Asset Sale-c
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09/30/2022

12/31/2021

12/31/2019

30-89 Day PD Securitized Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Days PD Secur Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ Day PD Securitized Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Day PD Secur Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total PD Securitized Assets %

N/A

N/A

N/A

Net Losses on Securitized Assets%
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Net Losses on Securitized Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

30-89 DAY PD managed assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Day PD Manage Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ DAY PD MANAGED ASSETS %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Day PD Manage Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Past Due Managed Assets %

N/A

N/A

N/A

Net Losses on Managed Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Net Losses on Managed Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK; BROWNWOOD, TX
Fiduciary & Related Services--Page 1

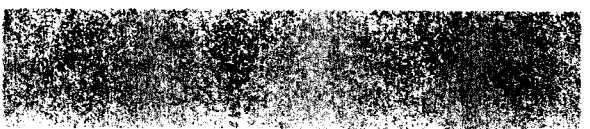
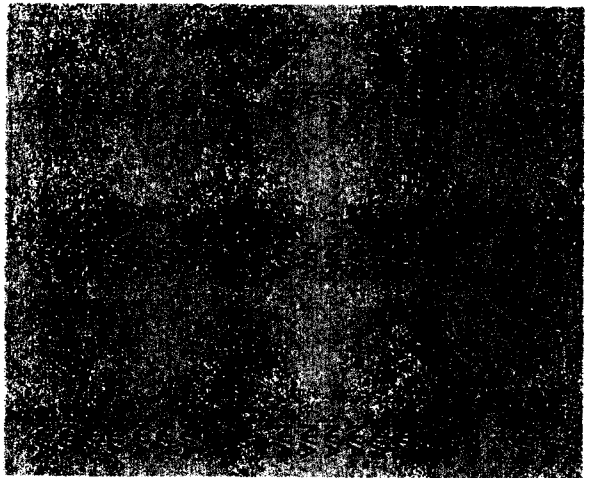
Fiduciary Services-a
03/29/2023 02:56:00 PM

| | | <u>09/30/2022</u> | | <u>12/31/2021</u> | |
|---------------------------------------|---------|-------------------|------|-------------------|--------|
| | (\$000) | %Total | %MGD | (\$000) | %Total |
| Total Fiduciary and Related Assets | | | | | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A | N/A |
| Total Fiduciary Assets | N/A | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A | N/A | N/A |
| Total Fiduciary and Related Accounts | | | | | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A | N/A |
| Total Number of Accounts | N/A | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A | N/A | N/A |
| Fiduciary and Related Services Income | | | | | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A | N/A |
| Other Related Services | N/A | N/A | N/A | N/A | N/A |
| Gross Fiduciary and Related Income | N/A | N/A | N/A | N/A | N/A |
| Less: Expenses | N/A | N/A | N/A | N/A | N/A |
| Less: Net Losses | N/A | N/A | N/A | N/A | N/A |
| Plus: Intra-company Credits | N/A | N/A | N/A | N/A | N/A |
| Net Fiduciary and Related Income | N/A | N/A | N/A | N/A | N/A |
| Memo: Fiduciary Income - Foreign | N/A | N/A | N/A | N/A | N/A |
| Gross Fiduciary Income % Nonint Inc | N/A | N/A | N/A | N/A | N/A |
| Fiduciary Income % Fiduciary Assets | | | | | |
| Personal Trust and Agency | Bank | N/A | PCT | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A | N/A |

| Peer Group Descriptions for Fiduciary & Related Services: | (#) | % Total | % Change | (#) | % Total | % Change |
|---|----------|---------|----------|----------|---------|----------|
| Total Fiduciary Assets | N/A | N/A | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A | N/A | N/A |
| Memo: Fiduciary Income Foreign | N/A | N/A | N/A | N/A | N/A | N/A |
| Collective/Common Trust Fund Assets | (\$'000) | % Total | % Change | (\$'000) | % Total | % Change |
| Domestic Equity | N/A | N/A | N/A | N/A | N/A | N/A |
| International/Global Equity | N/A | N/A | N/A | N/A | N/A | N/A |
| Stock/Bond Blend | N/A | N/A | N/A | N/A | N/A | N/A |
| Taxable Bond | N/A | N/A | N/A | N/A | N/A | N/A |
| Municipal Bond | N/A | N/A | N/A | N/A | N/A | N/A |
| Short Term/Money Market | N/A | N/A | N/A | N/A | N/A | N/A |
| Specialty/Other | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Trust Funds | N/A | N/A | N/A | N/A | N/A | N/A |
| Collective/Common Trust Fund Accounts | (#) | % Total | % Change | (#) | % Total | % Change |
| Domestic Equity | N/A | N/A | N/A | N/A | N/A | N/A |
| International/Global Equity | N/A | N/A | N/A | N/A | N/A | N/A |
| Stock/Bond Blend | N/A | N/A | N/A | N/A | N/A | N/A |
| Taxable Bond | N/A | N/A | N/A | N/A | N/A | N/A |
| Municipal Bond | N/A | N/A | N/A | N/A | N/A | N/A |
| Short Term/Money Market | N/A | N/A | N/A | N/A | N/A | N/A |
| Specialty/Other | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Trust Funds | N/A | N/A | N/A | N/A | N/A | N/A |

Peer Group Descriptions for Fiduciary & Related Services:

Peer Number



FDIC Certificate # 19559
 OCC Charter # 0
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FRB District/ID_RSSD 11 / 232856
 County: BROWN

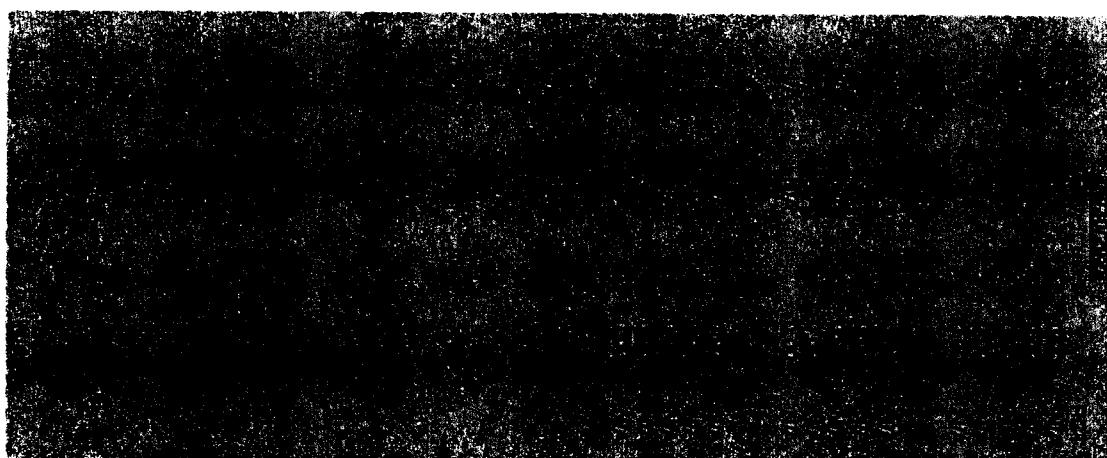
TEXASBANK; BROWNWOOD, TX
 Fiduciary & Related Services--Page 1A

Fiduciary Services-b
 03/29/2023 02:56:00 PM

| | (\$000) | 09/30/2022 | | PCT | | (\$000) | 12/31/2021 | | PCT |
|--|---------|------------|---------|-----|--|---------|------------|---------|-----|
| | | %Rev | %Change | | | | %Rev | %Change | |
| Gross Fiduciary Losses - Managed | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Total Gross Managed Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Gross Fiduciary Losses - Non Managed | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.35 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Total Gross Non Managed Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Net Fiduciary Losses - ALL | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.35 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Total Net Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Corporate Trust and Agency | (\$000) | #ISS | %Change | | | (\$000) | #ISS | %Change | |
| Corporate and Muni Trusteehips | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Issues in Default | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| All Other Corporate | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Managed Assets in Fiduciary Accts | (\$000) | %Total | %Change | | | (\$000) | %Total | %Change | |
| Noninterest-Bearing Deposits | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Interest-Bearing Deposits | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| U.S. Treasury & Agency | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| State, County & Municipal | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Money Market Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Equity Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Common & Collective Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Short-Term Obligations | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Notes and Bonds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Unregistered Funds & Private Equity | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Common & Preferred Stocks | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Real Estate Mortgages | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Real Estate | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Miscellaneous Assets | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Total Managed Assets | N/A | N/A | N/A | | | N/A | N/A | N/A | |

Peer Group Descriptions for Fiduciary & Related Services:

Peer Number



FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK, BROWNWOOD, TX
June 30, 2022 Uniform Bank Performance Report

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InformationIntroduction

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided Summary Ratios--Page 1 as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content Income Statement \$--Page 2 of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report Noninterest Income, Expenses and Yields--Page 3 has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All Balance Sheet \$--Page 4 information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the Off Balance Sheet Items--Page 5 data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a Derivative Instruments--Page 5A federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please Derivative Analysis--Page 5B refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown Balance Sheet Percentage Composition--Page 6 herein. For questions regarding content of reports contact: Analysis of Loan Allowance and Loan Mix--Page 7
1-888-237-3111 or email: cdr.help@cdr.ffiec.gov Analysis of Loan Allowance and Loan Mix--Page 7A

Financial Institution Address:

TEXASBANK
400 FISK STREET

BROWNWOOD TX
768012930

The Current Federal Regulator is:

Federal Deposit Insurance Corporation

The bank was established on: 03/07/1966

The current peer group for this bank is: 4

Insured commercial banks having assets between \$1 billion and \$3 billion

Footnotes:

Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

##One or more mergers, consolidations or purchases have occurred during one or more of the quarters listed. Consequently assets prior to the date of merger may be excluded from earnings analysis.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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| State Average | |

Bank Holding Company Information:

FRB District / ID_RSSD 11 / 4126225
TEXAS BANC FINANCIAL CORP
FORT WORTH, TX

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Summary Ratios--Page 1

Summary Ratios
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--------------------------------------|------------|-------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Earnings and Profitability | | | | | | | | | |
| Percent of Average Assets: | | | | | | | | | |
| Interest Income (TE) | 4.61 | 3.32 | 95 | 3.42 | 3.52 | 43 | 4.90 | 4.46 | 80 |
| - Interest Expense | 0.27 | 0.21 | 73 | 0.09 | 0.30 | 7 | 0.48 | 0.83 | 16 |
| Net Interest Income (TE) | 4.34 | 3.10 | 95 | 3.33 | 3.21 | 59 | 4.42 | 3.62 | 92 |
| + Noninterest Income | 1.44 | 0.70 | 90 | 0.88 | 0.70 | 72 | 1.05 | 0.71 | 77 |
| - Noninterest Expense | 3.26 | 2.32 | 90 | 2.52 | 2.42 | 59 | 2.88 | 2.80 | 57 |
| Pre-Provision Net Revenue (TE) | 2.52 | 1.53 | 92 | 1.69 | 1.53 | 63 | 2.58 | 1.58 | 94 |
| - Provision: Loan & Lease Losses | 0.17 | 0.07 | 84 | 0.01 | 0.07 | 28 | 0.02 | 0.12 | 21 |
| - Provision: Credit Loss Oth Assets | N/A | 0.01 | N/A | N/A | 0.00 | N/A | 0.00 | 0.00 | N/A |
| Pretax Operating Income (TE) | 2.35 | 1.45 | 92 | 1.69 | 1.45 | 69 | 2.56 | 1.45 | 95 |
| + Realized Gains/Losses Sec | 0.00 | 0.00 | 80 | 0.00 | 0.01 | 57 | 0.00 | 0.01 | 51 |
| + Unrealized Gains/Losses Equity Sec | 0.00 | -0.01 | 95 | 0.00 | 0.00 | 87 | 0.00 | 0.00 | 68 |
| Pretax Net Operating Income (TE) | 2.35 | 1.44 | 92 | 1.69 | 1.47 | 68 | 2.56 | 1.47 | 95 |
| Net Operating Income | 2.34 | 1.15 | 96 | 1.66 | 1.23 | 81 | 2.51 | 1.22 | 96 |
| Net Inc Attrib to Min Ints | 0.00 | 0.00 | 97 | 0.00 | 0.00 | 98 | 0.00 | 0.00 | 98 |
| Net Income Adjusted Sub S | 1.86 | 1.11 | 93 | 1.33 | 1.14 | 69 | 2.02 | 1.15 | 95 |
| Net Income | 2.34 | 1.15 | 96 | 1.66 | 1.23 | 81 | 2.51 | 1.22 | 96 |

Margin Analysis:

| | | | | | | | | | |
|-------------------------------------|-------|-------|----|-------|-------|----|-------|-------|----|
| Avg Earning Assets to Avg Assets | 94.32 | 95.26 | 30 | 90.13 | 94.90 | 7 | 95.61 | 94.67 | 64 |
| Avg Int-Bearing Funds to Avg Assets | 59.30 | 69.13 | 20 | 51.22 | 68.17 | 5 | 53.95 | 73.92 | 3 |
| Int Inc (TE) to Avg Earn Assets | 4.89 | 3.49 | 95 | 3.80 | 3.73 | 55 | 5.12 | 4.71 | 77 |
| Int Expense to Avg Earn Assets | 0.29 | 0.22 | 73 | 0.10 | 0.32 | 7 | 0.50 | 0.88 | 16 |
| Net Int Inc-TE to Avg Earn Assets | 4.60 | 3.26 | 95 | 3.70 | 3.39 | 72 | 4.62 | 3.83 | 91 |

Loan & Lease Analysis:

| | | | | | | | | | |
|---|-------|--------|-----|----------|--------|----|--------|-------|----|
| Net Loss to Average Total LN&LS | -0.01 | 0.02 | 26 | 0.00 | 0.03 | 45 | 0.02 | 0.10 | 38 |
| Earnings Coverage of Net Losses (X) | N/A | 210.56 | N/A | 1,406.75 | 167.88 | 94 | 151.10 | 57.83 | 85 |
| LN&LS Allowance to LN&LS Not HFS | 1.20 | 1.25 | 47 | 1.33 | 1.42 | 47 | 1.42 | 1.25 | 71 |
| LN&LS Allowance to Net Losses (X) | N/A | 113.22 | N/A | 637.50 | 89.69 | 93 | 60.25 | 32.18 | 82 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 9.13 | 8.30 | 69 | 56.67 | 9.70 | 92 | 22.84 | 4.64 | 92 |
| 30-89 Days Past Due | 0.40 | 0.32 | 77 | 0.31 | 0.28 | 63 | 0.31 | 0.51 | 41 |
| Total LN&LS-90+ Days PD & Nonaccrual | 0.23 | 0.36 | 45 | 0.02 | 0.46 | 16 | 0.06 | 0.66 | 13 |
| Non-Curr Lns+OREO to Lns+OREO | 0.24 | 0.41 | 42 | 0.02 | 0.54 | 13 | 0.06 | 0.83 | 10 |

Liquidity

| | | | | | | | | | |
|----------------------------------|-------|-------|----|--------|-------|----|--------|-------|----|
| Net Non Core Fund Dep New \$250M | 6.70 | 0.55 | 72 | -51.09 | -7.91 | 4 | -12.23 | 3.22 | 12 |
| Net Loans & Leases to Assets | 82.89 | 64.99 | 92 | 52.33 | 58.91 | 34 | 69.90 | 69.34 | 46 |
| Net Loans & Leases to Deposits | 97.45 | 74.63 | 89 | 59.48 | 67.94 | 33 | 81.84 | 82.43 | 44 |

Capitalization

| | | | | | | | | | |
|---|---------|-------|----|---------|-------|----|---------|-------|----|
| Leverage Ratio | 12.2793 | 9.71 | 89 | 11.6732 | 9.81 | 85 | 13.5485 | 10.76 | 89 |
| Total Capital Ratio | 16.7229 | 14.38 | 82 | 18.5149 | 16.09 | 77 | 19.4861 | 15.85 | 82 |
| Cash Dividends to Net Income | 35.67 | 26.07 | 62 | 22.31 | 34.80 | 32 | 80.35 | 39.65 | 86 |
| Non-Curr Lns+OREO to T1 Capital+Allowance | 1.56 | 2.49 | 43 | 0.10 | 2.90 | 12 | 0.31 | 4.90 | 10 |

Growth Rates

| | | | | | | | | | |
|-----------------------------|--------|--------|----|-------|-------|----|-------|-------|----|
| Total Assets | 113.74 | 8.49 | 99 | 17.73 | 12.26 | 77 | 1.75 | 6.97 | 21 |
| Tier 1 Capital | 125.27 | 12.32 | 99 | 11.83 | 10.42 | 69 | 3.75 | 8.13 | 20 |
| Net Loans & Leases | 218.37 | 9.49 | 99 | 6.48 | 3.18 | 65 | -8.12 | 6.07 | 2 |
| Short Term Investments | -42.43 | -27.54 | 42 | 35.85 | 25.50 | 62 | 86.73 | 51.21 | 74 |
| Short Term Non Core Funding | 325.14 | 19.48 | 95 | 1.54 | -2.92 | 58 | -9.33 | 11.67 | 35 |

| | | | | |
|-------------------------------|-----------|------------|---------|---------|
| Average Total Assets | 1,450,131 | [REDACTED] | 675,510 | 496,827 |
| Net Income | 16,943 | [REDACTED] | 11,207 | 12,446 |
| Number of banks in Peer Group | 508 | [REDACTED] | 1,309 | 1,183 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Income Statement \$--Page 2

Income Statement \$
 03/29/2023 03:05:08 PM

| | <u>06/30/2022</u> | <u>12/31/2021</u> | <u>12/31/2019</u> |
|---|-------------------|-------------------|-------------------|
| Interest and Fees on Loans | 31,735 | 20,712 | 21,167 |
| Income From Lease Financing | 0 | 0 | 0 |
| Tax-Exempt | 25 | 18 | 48 |
| Estimated Tax Benefit | 7 | 5 | 13 |
| Income on Loans & Leases (TE) | 31,742 | 20,717 | 21,180 |
| US Treas & Agency (Excl MBS) | 28 | 7 | 11 |
| Mortgage Backed Securities | 284 | 249 | 292 |
| Estimated Tax Benefit | 83 | 169 | 263 |
| All Other Securities | 314 | 635 | 988 |
| Tax-Exempt Securities Income | 314 | 635 | 988 |
| Investment Interest Income (TE) | 709 | 1,060 | 1,554 |
| Interest on Due From Banks | 419 | 497 | 1,454 |
| Int on Fed Funds Sold & Resales | 0 | 0 | 0 |
| Trading Account Income | N/A | N/A | N/A |
| Other Interest Income | 554 | 839 | 136 |
| Total Interest Income (TE) | 33,424 | 23,113 | 24,323 |
| Int on Deposits in Foreign Off | N/A | N/A | N/A |
| Interest on Domestic Deposits | 1,889 | 585 | 2,383 |
| Int on Fed Funds Purch & Repos | 0 | 0 | 0 |
| Int Trad Liab & Oth Borrowings | N/A | N/A | N/A |
| Int on Sub Notes & Debentures | N/A | N/A | N/A |
| Other Interest Expense | 79 | 0 | 0 |
| Total Interest Expense | 1,968 | 585 | 2,383 |
| Net Interest Income (TE) | 31,456 | 22,528 | 21,940 |
| Non-Interest Income | 10,468 | 5,946 | 5,195 |
| Adjusted Operating Income (TE) | 41,924 | 28,474 | 27,135 |
| Non-Interest Expense | 23,655 | 17,046 | 14,319 |
| Pre-Provision Net Revenue (TE) | 18,269 | 11,428 | 12,816 |
| Provision: Loan & Lease Losses | 1,236 | 36 | 83 |
| Provision: Credit Losses Other Assets | N/A | N/A | N/A |
| Pretax Operating Income (TE) | 17,033 | 11,392 | 12,733 |
| Realized G/L Hid-to-Maturity Sec | 0 | 0 | 0 |
| Realized G/L Avail-for Sale Sec | 0 | 0 | 0 |
| Unrealized G/L Equity Securities | 0 | 0 | 0 |
| Pretax Net Operating Inc (TE) | 17,033 | 11,392 | 12,733 |
| Applicable Income Taxes | 0 | 11 | 12 |
| Current Tax Equiv Adjustment | 90 | 174 | 275 |
| Other Tax Equiv Adjustments | 0 | 0 | 0 |
| Applicable Income Taxes (TE) | 90 | 185 | 287 |
| Net Operating Income | 16,943 | 11,207 | 12,446 |
| Net Discontinued / Extraordinary Items | 0 | 0 | 0 |
| Net Inc Noncontrolling Minority Interests | 0 | 0 | 0 |
| Net Income | 16,943 | 11,207 | 12,446 |

Cash Dividends Declared
Retained Earnings
Memo: Net International Income
Memo: Interest on Time Dep Over Ins Limit

6,044
10,899
N/A
302

2,500
8,707
N/A
81

10,000
2,446
N/A
259

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Noninterest Income, Expenses and Yields--Page 3

Non Int Inc, Exp, Yields
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| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|--------|------------|-------|-------|------------|-------|-------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Average Assets | 2.23 | 1.36 | 95 | 1.47 | 1.42 | 58 | 1.67 | 1.64 | 54 |
| Personnel Expense | 0.22 | 0.25 | 39 | 0.17 | 0.26 | 19 | 0.28 | 0.32 | 42 |
| Occupancy Expense | 0.82 | 0.70 | 73 | 0.88 | 0.72 | 75 | 0.93 | 0.83 | 67 |
| Other Oper Exp (Incl Intangibles) | 3.26 | 2.32 | 90 | 2.52 | 2.42 | 59 | 2.88 | 2.80 | 57 |
| Total Overhead Expense | 1.82 | 1.59 | 71 | 1.64 | 1.69 | 45 | 1.84 | 2.04 | 33 |
| Overhead Less NonInt Inc | | | | | | | | | |
| Other Income & Expense Ratios: | | | | | | | | | |
| Efficiency Ratio | 56.42 | 60.51 | 32 | 59.87 | 61.72 | 44 | 52.77 | 63.95 | 16 |
| Avg Personnel Exp Per Empl(\$000) | 112.46 | 104.57 | 65 | 73.12 | 90.06 | 22 | 71.51 | 84.50 | 27 |
| Assets Per Employee (\$Million) | 5.13 | 8.13 | 11 | 5.31 | 6.83 | 24 | 4.27 | 5.57 | 26 |
| Yield on or Cost of: | | | | | | | | | |
| Total Loan & Leases (TE) | 5.66 | 4.52 | 93 | 5.45 | 5.09 | 74 | 5.75 | 5.45 | 72 |
| Loans in Domestic Offices | 5.65 | 4.51 | 93 | 5.45 | 5.08 | 74 | 5.75 | 5.44 | 72 |
| Real Estate | 5.70 | 4.39 | 97 | 5.64 | 4.82 | 89 | 5.65 | 5.32 | 76 |
| Secured by 1-4 Fam Resi Prop | 6.84 | 4.42 | 96 | 4.92 | 4.91 | 55 | 5.53 | 5.37 | 60 |
| All Other Loans Sec Real Estate | 4.24 | 4.40 | 38 | 5.84 | 4.81 | 91 | 5.69 | 5.34 | 74 |
| Commercial & Industrial | 4.51 | 5.09 | 33 | 3.45 | 6.27 | 4 | 6.22 | 5.93 | 67 |
| Individual | 5.26 | 5.56 | 49 | 6.96 | 6.29 | 68 | 8.56 | 6.72 | 83 |
| Credit Card | 7.40 | N/A | N/A | N/A | 8.23 | N/A | N/A | 8.36 | N/A |
| Agricultural | 6.77 | 4.85 | 92 | 7.00 | 5.02 | 93 | 7.36 | 5.90 | 92 |
| Loans in Foreign Offices | N/A | 5.50 | N/A | N/A | 3.37 | N/A | N/A | 4.81 | N/A |
| Total Investment Securities (TE) | 2.60 | 1.92 | 87 | 2.73 | 1.82 | 90 | 3.66 | 2.71 | 92 |
| Total Investment Securities (Book) | 2.29 | 1.81 | 86 | 2.30 | 1.67 | 87 | 3.04 | 2.52 | 87 |
| US Treas & Agency (Excl MBS) | 2.46 | 1.39 | 93 | 4.81 | 1.22 | 99 | 5.29 | 2.23 | 98 |
| Mortgage Backed Securities | 1.70 | 1.68 | 55 | 1.29 | 1.42 | 40 | 2.21 | 2.23 | 25 |
| All Other Securities | 3.30 | 2.37 | 90 | 3.30 | 2.21 | 91 | 3.40 | 2.77 | 83 |
| Interest-Bearing Bank Balances | 0.45 | 0.43 | 56 | 0.26 | 0.25 | 69 | 2.33 | 2.10 | 78 |
| Federal Funds Sold & Resales | 0.00 | 0.36 | 23 | N/A | 0.07 | N/A | N/A | 1.92 | N/A |
| Total Interest Bearing Deposits | 0.44 | 0.28 | 84 | 0.17 | 0.41 | 11 | 0.89 | 1.09 | 37 |
| Transaction accounts | 0.12 | 0.19 | 38 | 0.06 | 0.19 | 16 | 0.42 | 0.53 | 50 |
| Other Savings Deposits | 0.32 | 0.20 | 81 | 0.07 | 0.21 | 9 | 0.71 | 0.67 | 60 |
| Time Deposits | 0.71 | 0.62 | 65 | 0.53 | 0.91 | 14 | 1.33 | 1.86 | 12 |
| Foreign Office Deposits | N/A | 0.20 | N/A | N/A | 0.22 | N/A | N/A | 1.82 | N/A |
| Federal Funds Purchased & Repos | N/A | 0.32 | N/A | N/A | 0.18 | N/A | N/A | 1.31 | N/A |
| Other Borrowed Money | N/A | 1.34 | N/A | N/A | 1.28 | N/A | N/A | 2.21 | N/A |
| Subord Notes & Debentures | N/A | 5.49 | N/A | N/A | 4.95 | N/A | N/A | 6.86 | N/A |
| Other Interest Expense | 1.55 | 1.36 | 57 | N/A | 1.43 | N/A | N/A | 2.36 | N/A |
| All Interest-Bearing Funds | 0.46 | 0.31 | 82 | 0.17 | 0.45 | 10 | 0.89 | 1.14 | 33 |
| Memo: Interest on Time Dep Over Ins Limit | 0.35 | 0.66 | 15 | 0.26 | 0.96 | 3 | 0.83 | 2.02 | 3 |
| Non-interest Income & Expenses | | | | | | | | | |
| Fiduciary Activities | | | 0 | | | 0 | | | 0 |
| Deposit Service Charges | | | 643 | | | 1,028 | | | 1,392 |
| Trading, Vent Cap, Securitz Inc | | | N/A | | | N/A | | | N/A |
| Inv Banking, Advisory Inc | | | 0 | | | 0 | | | 0 |
| Insurance Comm & Fees | | | 4 | | | 5 | | | 7 |
| Net Servicing Fees | | | 2,378 | | | 495 | | | 270 |
| Loan & Lse Net Gains/Loss | | | 3,558 | | | 965 | | | 646 |
| Other Net Gains/Losses | | | -96 | | | 0 | | | 119 |
| Other Non-Interest Income | | | 3,961 | | | 3,453 | | | 2,761 |
| Non-Interest Income | | | 10,468 | | | 5,946 | | | 5,195 |
| Personnel Expense | | | 16,138 | | | 9,944 | | | 8,295 |

| | | | |
|--|---------|--------|--------|
| Occupancy Expense | 1,588 | 1,162 | 1,411 |
| Goodwill Impairment | 0 | 0 | 0 |
| Other Intangible Amortiz | 0 | 0 | 0 |
| Other Oper Exp(Incl Intangibles) | 5,929 | 5,940 | 4,613 |
| Non-Interest Expense | 23,655 | 17,046 | 14,319 |
| Full Service Domestic Banking Branches (#) | 13 | 9 | 9 |
| Foreign Branches (#) | 0 | 0 | 0 |
| Assets Per Domestic Office | 113,255 | 80,251 | 55,036 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Balance Sheet \$--Page 4

Balance Sheet \$
 03/29/2023 03:05:08 PM

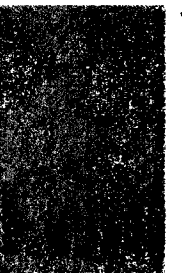
| | 06/30/2022 | 12/31/2021 | 12/31/2019 | 1 Year |
|---------------------------------------|------------|------------|------------|---------|
| Assets: | | | | |
| Real Estate Loans | 1,183,504 | 349,734 | 319,197 | 253,91 |
| Commercial Loans | 38,857 | 24,056 | 20,153 | -11,34 |
| Individual Loans | 6,466 | 5,801 | 7,001 | 7,75 |
| Agricultural Loans | 1,895 | 2,076 | 3,453 | -25,60 |
| Other Loans & Leases | 4,365 | 1,388 | 1,430 | 165,83 |
| LN&LS Allowance | 14,719 | 5,100 | 5,001 | 188,55 |
| Unearned Income | 0 | 0 | 0 | N/A |
| Net Loans & Leases | 1,220,368 | 377,954 | 346,233 | 218,37 |
| U.S. Treasury & Agency Securities | 34,833 | 19,134 | 11,518 | 55,25 |
| Municipal Securities | 18,896 | 19,162 | 28,628 | -1,57 |
| Foreign Debt Securities | 0 | 0 | 0 | N/A |
| All Other Securities | 24,068 | 20,022 | 6,000 | 37,34 |
| HTM Securities Allowance | N/A | N/A | N/A | N/A |
| Interest-Bearing Bank Balances | 121,716 | 248,076 | 72,174 | -42,49 |
| Federal Funds Sold & Resales | 0 | 0 | 0 | N/A |
| Trading Account Assets | 0 | 0 | 0 | N/A |
| Total Investments | 199,513 | 306,394 | 118,320 | -26,33 |
| Total Earning Assets | 1,419,881 | 684,348 | 464,553 | 117,06 |
| Nonint Cash & Due From Banks | 14,526 | 21,002 | 13,085 | -14,63 |
| Premises, Fix Assts, Cap Leases | 11,477 | 4,408 | 4,331 | 192,86 |
| Other Real Estate Owned | 55 | 0 | 0 | N/A |
| Dir & Indir Inv RE Ventures | 0 | 0 | 0 | N/A |
| Inv in Unconsolidated Subs | 0 | 0 | 0 | N/A |
| Acceptances & Oth Assets | 26,374 | 12,498 | 13,366 | 91,55 |
| Total Assets | 1,472,313 | 722,256 | 495,325 | 113,74 |
| Average Assets During Quarter | 1,408,087 | 706,872 | 500,940 | 108,74 |
| Liabilities: | | | | |
| Demand Deposits | 449,972 | 262,736 | 41,988 | 675,04 |
| All Now & AT'S Accounts | 0 | 56,428 | 6,965 | -100,00 |
| Money Market Deposit Accounts | 415,353 | 185,266 | 92,934 | 180,00 |
| Other savings Deposits | 99,495 | 81,356 | 206,939 | -68,19 |
| Time Deps At Or Below Insurance Limit | 179,356 | 44,106 | 49,040 | 293,31 |
| Less: Fully Insured Brokered Deposits | 55,901 | 0 | 0 | N/A |
| Core Deposits | 1,088,275 | 609,892 | 397,866 | 89,85 |
| Fully Insured Brokered Deposits | 55,901 | 0 | 0 | N/A |
| Time Deps Above Insurance Limit | 108,088 | 25,513 | 25,208 | 215,26 |
| Deposits in Foreign Offices | N/A | N/A | N/A | N/A |
| Total Deposits | 1,252,264 | 635,405 | 423,074 | 106,13 |
| Federal Funds Purch & Resale | 0 | 0 | 0 | N/A |
| Fed Home Loan Bor Mat < 1 Year | 35,000 | 0 | 0 | N/A |
| Fed Home Loan Bor Mat > 1 Year | 10,000 | 0 | 0 | N/A |
| Oth Borrowing Mat < 1 Year | 0 | 0 | 0 | N/A |
| Oth Borrowing Mat > 1 Year | 0 | 0 | 0 | N/A |
| Subordinated Notes & Debentures | 0 | 0 | 0 | N/A |
| Acceptances & Other Liabilities | 5,847 | 2,990 | 2,837 | 90,58 |
| Total Liabilities (Incl Mortg) | 1,303,111 | 638,395 | 425,911 | 113,42 |
| Total Bank Capital & Min Int | 169,202 | 83,861 | 69,415 | 116,23 |
| Total Liabilities & Capital | 1,472,313 | 722,256 | 495,326 | 113,74 |
| Memoranda: | | | | |
| Officers, Shareholder Loans (#) | 0 | 1 | 2 | |

Officers, Shareholder Loans (\$)
 Held-to-Maturity Securities
 Available-for-Sale Securities
 All Brokered Deposits
 LN&LS in Foreign Offices
 Loans Held for Sale
 Loans not Held for Sale

496
 42,964
 34,833
 55,901
 N/A
 12,529
 1,222,558



584
 39,184
 19,134
 0
 N/A
 0
 383,054



3,143
 34,628
 11,518
 0
 N/A
 0
 351,234



-37.53
 16.99
 55.25
 N/A
 N/A
 N/A
 214.75

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Off Balance Sheet Items-Page 5

Off Balance Sheet Items
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | | 1 Year |
|--|------------|---------|---------|------------|---------|---------|------------|--------|--------|-----------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | |
| Outstanding (% of Total Assets) | | | | | | | | | | |
| Home Equity (1-4 Family) | 0.00 | 1.69 | 9 | 0.00 | 1.27 | 16 | 0.00 | 1.45 | 13 | N/A |
| Credit Card | 0.00 | 0.18 | 66 | 0.00 | 0.07 | 79 | 0.00 | 0.12 | 75 | N/A |
| Commercial RE Secured by RE | 10.16 | 5.79 | 84 | 14.84 | 3.63 | 98 | 7.68 | 3.61 | 89 | N/A |
| 1-4 Family Residential | 3.85 | 1.49 | 85 | 1.06 | 1.23 | 54 | 0.23 | 0.99 | 24 | N/A |
| Commnl RE, Oth Const & Land | 6.31 | 4.02 | 78 | 13.78 | 2.03 | 99 | 7.45 | 2.26 | 94 | N/A |
| Commercial RE Not Secured by RE | 8.33 | 0.02 | 81 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 89 | N/A |
| All Other | 18.49 | 7.39 | 62 | 3.37 | 5.76 | 31 | 4.83 | 6.16 | 41 | N/A |
| Total LN&LS Commitments | N/A | 16.37 | 65 | 18.21 | 11.63 | 86 | 12.51 | 12.29 | 55 | N/A |
| Securities Underwriting | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A |
| Standby Letters of Credit | 0.02 | 0.28 | 10 | 0.01 | 0.20 | 16 | 0.00 | 0.26 | 11 | N/A |
| Amount Conveyed to Others | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A |
| Commercial Letters of Credit | 0.00 | 0.00 | 86 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 88 | N/A |
| Assets Securitized or Sold w/Rec | 0.00 | 0.26 | 70 | 0.21 | 0.46 | 82 | 0.91 | 0.52 | 83 | N/A |
| Amount of Recourse Exposure | N/A | 0.03 | N/A | N/A | 0.03 | N/A | N/A | 0.03 | N/A | N/A |
| Credit Derivatives Bank as Guarantor | N/A | 0.03 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A | N/A |
| Credit Derivatives Bank as Beneficiary | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A |
| All Oth Off-Balance Sheet Items | 8.49 | 0.61 | 96 | 6.23 | 0.53 | 93 | 5.05 | 0.57 | 90 | N/A |
| Off-Balance Sheet Items | 27.00 | 18.90 | 82 | 24.66 | 14.19 | 87 | 18.47 | 15.06 | 69 | N/A |
| Outstanding (\$000) | | | | | | | | | | |
| Home Equity (1-4 Family) | | | 0 | | | 0 | | | 0 | N/A |
| Credit Card | | | 0 | | | 0 | | | 0 | N/A |
| Commercial RE Secured by RE | | 149,626 | 149,626 | | 107,193 | 107,193 | | 38,047 | 38,047 | 115,011 |
| 1-4 Family Residential | | 56,674 | 56,674 | | 7,675 | 7,675 | | 1,145 | 1,145 | 1,125,655 |
| Commercial RE, Oth Const & Land | | 92,952 | 92,952 | | 99,518 | 99,518 | | 36,902 | 36,902 | 43,088 |
| Commercial RE Not Secured by RE | | 0 | 0 | | 0 | 0 | | 0 | 0 | N/A |
| All Other | | 122,627 | 122,627 | | 24,341 | 24,341 | | 23,912 | 23,912 | 283,799 |
| Securities Underwriting | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| Memo: Unused Commit w/mat GT 1 YR | | 186,037 | 186,037 | | 99,579 | 99,579 | | 37,260 | 37,260 | 156,179 |
| Standby Letters of Credit | | 239 | 239 | | 59 | 59 | | 11 | 11 | 291,809 |
| Amount Conveyed to Others | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| Commercial Letters of Credit | | 0 | 0 | | 0 | 0 | | 0 | 0 | N/A |
| Assets Securitized or Sold w/recourse | | 0 | 0 | | 1,545 | 1,545 | | 4,503 | 4,503 | -100,000 |
| Amount of Recourse Exposure | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| Credit Derivatives Bank as Guarantor | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| Credit Derivatives Bank as Beneficiary | | N/A | N/A | | N/A | N/A | | N/A | N/A | N/A |
| All Oth Off-Balance Sheet Items | | 125,000 | 125,000 | | 45,000 | 45,000 | | 25,000 | 25,000 | 177,789 |
| Off-Balance Sheet Items | | 397,492 | 397,492 | | 178,138 | 178,138 | | 91,473 | 91,473 | 169,719 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Derivative Instruments--Page 5A

Derivative Instruments
 03/29/2023 03:05:08 PM

| | 06/30/2022 | 12/31/2021 | 12/31/2019 |
|---|------------|------------|------------|
| National Amount (\$000) | | | |
| Derivative Contracts | 22,008 | 8,188 | 3,940 |
| Interest Rate Contracts | 22,008 | 8,188 | 3,461 |
| Other Derivative Contracts | 0 | 0 | 479 |
| Foreign Exchange Contracts | N/A | N/A | N/A |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Derivatives Position | | | |
| Future and Forwards | N/A | N/A | N/A |
| Written Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Purchased Options | N/A | N/A | N/A |
| Exchange Traded | N/A | N/A | N/A |
| Over-the-Counter | N/A | N/A | N/A |
| Swaps | N/A | N/A | N/A |
| Held-for-Trading | | | |
| Interest Rate Contracts | 11,004 | 4,094 | 1,970 |
| Other Derivative Contracts | 0 | 4,094 | 1,491 |
| Foreign Exchange Contracts | 0 | 0 | 479 |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Non-Traded | | | |
| Interest Rate Contracts | 11,004 | 4,094 | 1,970 |
| Other Derivative Contracts | 11,004 | 4,094 | 1,970 |
| Foreign Exchange Contracts | 0 | 0 | 0 |
| Equity, Comm & Oth Contracts | N/A | N/A | N/A |
| Memo: Marked-to-Market | N/A | N/A | N/A |
| Derivative Contracts (RBC Def) | | | |
| One Year or Less | 0 | 0 | 0 |
| Over 1 Year to 5 Years | 0 | 0 | 0 |
| Over 5 Years | 0 | 0 | 0 |
| Gross Negative Fair Value | N/A | N/A | N/A |
| Gross Positive Fair Value | N/A | N/A | N/A |
| Held-for-Trading | N/A | N/A | N/A |
| Non-Traded | N/A | N/A | N/A |
| Memo: Marked-to-Market | N/A | N/A | N/A |
| Current Credit Exposure All Derivatives | 0 | 0 | 0 |
| Credit Losses Off_BS Derivatives | N/A | N/A | N/A |
| Past Due Derivatives Instruments: | | | |
| Fair Value Carried as Assets | N/A | N/A | N/A |
| Impact Nontraded Derivatives Contracts: | | | |
| Increase (Decr) in Interest Inc | N/A | N/A | N/A |
| Increase (Decr) in Interest Exp | N/A | N/A | N/A |
| Increase (Decr) in Nonint ALLOC | N/A | N/A | N/A |
| Increase (Decr) in Net Income | N/A | N/A | N/A |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Derivative Analysis-Page 5B

Derivative Analysis
 03/29/2023 03:05:08 PM

| | BANK | PG 4 | PCT |
|------------------------------|--------|-------|-----|
| Percent of Notional Amounts | | | |
| Interest Rate Contracts | 100.00 | 99.43 | 99 |
| Other Derivative Contracts | 0.00 | 0.00 | 94 |
| Foreign Exchange Contracts | N/A | 0.77 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.88 | N/A |

| | BANK | PG 5 | PCT |
|--|--------|-------|-----|
| | 100.00 | 97.44 | 99 |
| | 0.00 | 2.56 | 96 |
| | N/A | 0.00 | N/A |
| | N/A | 0.98 | N/A |

| | BANK | PG 5 | PCT |
|--|-------|-------|-----|
| | 87.84 | 97.30 | 3 |
| | 12.16 | 2.70 | 96 |
| | N/A | 0.00 | N/A |
| | N/A | 1.20 | N/A |

Derivatives and Forwards

| | | | |
|-------------------|-----|-------|-----|
| Written Options | N/A | 14.35 | N/A |
| Exchange Traded | N/A | 16.09 | N/A |
| Over-the-Counter | N/A | 0.02 | N/A |
| Purchased Options | N/A | 16.07 | N/A |
| Exchange Traded | N/A | 1.15 | N/A |
| Over-the-Counter | N/A | 0.01 | N/A |
| Swaps | N/A | 1.14 | N/A |
| | N/A | 27.88 | N/A |

| | | | |
|--|-----|-------|-----|
| | N/A | 23.08 | N/A |
| | N/A | 21.62 | N/A |
| | N/A | 0.98 | N/A |
| | N/A | 21.39 | N/A |
| | N/A | 0.33 | N/A |
| | N/A | 0.62 | N/A |
| | N/A | 0.14 | N/A |
| | N/A | 10.22 | N/A |

| | | | |
|--|-----|-------|-----|
| | N/A | 23.32 | N/A |
| | N/A | 23.69 | N/A |
| | N/A | 0.99 | N/A |
| | N/A | 23.25 | N/A |
| | N/A | 0.42 | N/A |
| | N/A | 0.13 | N/A |
| | N/A | 0.29 | N/A |
| | N/A | 10.82 | N/A |

| | | | |
|------------------------------|-------|-------|-----|
| Held-for-Trading | 50.00 | 6.92 | 84 |
| Interest Rate Contracts | 50.00 | 7.61 | 84 |
| Other Derivative Contracts | 0.00 | 0.37 | 98 |
| Foreign Exchange Contracts | N/A | 0.02 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.00 | N/A |
| Non-Traded | 50.00 | 18.12 | 15 |
| Interest Rate Contracts | 50.00 | 23.20 | 17 |
| Other Derivative Contracts | 0.00 | 2.08 | 95 |
| Foreign Exchange Contracts | N/A | 0.75 | N/A |
| Equity, Comm & Oth Contracts | N/A | 0.88 | N/A |
| Memo: Marked-to-Market | N/A | 16.91 | N/A |

| | | | |
|--|-------|-------|-----|
| | 50.00 | 2.83 | 90 |
| | 50.00 | 2.92 | 91 |
| | 0.00 | 0.40 | 99 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 50.00 | 20.12 | 9 |
| | 50.00 | 21.81 | 12 |
| | 0.00 | 2.15 | 96 |
| | N/A | 0.00 | N/A |
| | N/A | 0.98 | N/A |
| | N/A | 22.25 | N/A |

| | | | |
|--|-------|-------|-----|
| | 50.00 | 2.22 | 90 |
| | 37.84 | 2.18 | 90 |
| | 12.16 | 0.29 | 99 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 50.00 | 19.05 | 10 |
| | 50.00 | 22.11 | 12 |
| | 0.00 | 2.41 | 96 |
| | N/A | 0.00 | N/A |
| | N/A | 1.20 | N/A |
| | N/A | 10.30 | N/A |

| | | | |
|--------------------------------|------|-------|----|
| Derivative Contracts (RBC Def) | 0.00 | 39.05 | 22 |
| One Year or Less | 0.00 | 10.86 | 54 |
| Over 1 Year to 5 Years | 0.00 | 11.18 | 61 |
| Over 5 Years | 0.00 | 23.37 | 55 |

| | | | |
|--|------|-------|----|
| | 0.00 | 48.30 | 39 |
| | 0.00 | 10.84 | 60 |
| | 0.00 | 3.75 | 81 |
| | 0.00 | 12.47 | 73 |

| | | | |
|--|------|-------|----|
| | 0.00 | 26.54 | 35 |
| | 0.00 | 13.44 | 57 |
| | 0.00 | 5.19 | 79 |
| | 0.00 | 11.64 | 76 |

| | | | |
|---------------------------|-----|------|-----|
| Gross Negative Fair Value | N/A | 1.10 | N/A |
| Gross Positive Fair Value | N/A | 1.76 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 0.43 | N/A |
| | N/A | 0.76 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 0.58 | N/A |
| | N/A | 0.62 | N/A |

By Tier 1 Capital:

| | | | |
|-------------------------------|------|------|-----|
| Gross Negative Fair Value (x) | N/A | 0.00 | N/A |
| Gross Positive Fair Value (x) | N/A | 0.01 | N/A |
| Held-for-Trading (x) | 0.06 | 0.01 | 91 |
| Non-Traded (x) | 0.06 | 0.10 | 68 |
| Non-Traded Marked-to-Mkt(x) | N/A | 0.14 | N/A |
| Current Credit Exposure (x) | 0.00 | 0.00 | 77 |
| Credit Losses on Derivatives | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 0.05 | 0.01 | 97 |
| | 0.05 | 0.03 | 80 |
| | N/A | 0.08 | N/A |
| | 0.00 | 0.00 | 92 |
| | N/A | 0.05 | N/A |

| | | | |
|--|------|------|-----|
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | 0.03 | 0.01 | 97 |
| | 0.03 | 0.04 | 75 |
| | N/A | 0.06 | N/A |
| | 0.00 | 0.00 | 92 |
| | N/A | 0.00 | N/A |

| | | | |
|----------------------------------|-----|------|-----|
| Past Due Derivative Instruments: | | | |
| Fair Value Carried as Assets | N/A | 0.00 | N/A |

| | | | |
|--|-----|------|-----|
| | N/A | 0.00 | N/A |
|--|-----|------|-----|

| | | | |
|--|-----|------|-----|
| | N/A | 0.00 | N/A |
|--|-----|------|-----|

Other Ratios:

| | | | |
|---|------|------|-----|
| Cur Credit Exposure/Risk WT AST | 0.00 | 0.03 | 77 |
| Credit Losses on Derivatives/CR Allow | N/A | 0.01 | N/A |
| Impact Nontraded Derivatives Contracts: | | | |
| Incr(Dec) Interest Inc/Net Inc | N/A | 0.00 | N/A |
| Incr(Dec) Interest Exp/Net Inc | N/A | 0.00 | N/A |
| Incr(Dec) Nonint ALL OC/Net Inc | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | 0.00 | 0.00 | 92 |
| | N/A | 0.96 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |

| | | | |
|--|------|------|-----|
| | 0.00 | 0.00 | 92 |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |
| | N/A | 0.00 | N/A |

Incr(Dec) Net Income/Net Inc

N/A

0.00

N/A

[REDACTED]

N/A

0.00

N/A

[REDACTED]

N/A

0.00

N/A

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Balance Sheet Percentage Composition - Page 6

Balance Sheet %
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---------------------------------------|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Average Assets | | | | | | | | | |
| Loans Held For Sale | 1.01 | 0.16 | 92 | 0.00 | 0.15 | 51 | 0.00 | 0.13 | 47 |
| Loans Not Held For Sale | 80.80 | 63.44 | 92 | 55.95 | 61.16 | 35 | 74.10 | 69.96 | 58 |
| Less: LN&LS Allowance | 1.00 | 0.79 | 81 | 0.75 | 0.84 | 40 | 1.01 | 0.86 | 73 |
| Net Loans & Leases | 80.81 | 63.17 | 93 | 55.19 | 60.95 | 33 | 73.09 | 69.60 | 56 |
| Interest-Bearing Bank Balances | 10.26 | 8.24 | 66 | 31.84 | 10.45 | 96 | 12.24 | 5.18 | 88 |
| Federal Funds Sold & Resales | 0.00 | 0.24 | 58 | 0.00 | 0.79 | 49 | 0.00 | 0.54 | 45 |
| Trading Account Assets | 0.00 | 0.00 | 89 | 0.00 | 0.02 | 97 | 0.00 | 0.01 | 96 |
| Held-to-Maturity Securities | 2.99 | 1.36 | 79 | 5.36 | 0.42 | 93 | 6.09 | 0.51 | 93 |
| HTM Securities Allowance | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Available-for-Sale Securities | 2.37 | 18.41 | 6 | 2.80 | 18.53 | 12 | 2.79 | 15.19 | 13 |
| Marketable Equity Sec at FV | 0.00 | 0.03 | 63 | 0.00 | 0.00 | 80 | 0.00 | 0.03 | 65 |
| Total Earning Assets | 96.43 | 94.06 | 89 | 95.19 | 94.16 | 88 | 94.21 | 93.43 | 63 |
| Nonint Cash & Due From Banks | 1.00 | 1.17 | 43 | 2.25 | 1.56 | 79 | 2.23 | 1.59 | 81 |
| Premises, Fix Assts & Cap Leases | 0.79 | 1.31 | 22 | 0.61 | 1.41 | 16 | 0.87 | 1.67 | 21 |
| Other Real Estate Owned | 0.02 | 0.02 | 67 | 0.00 | 0.04 | 40 | 0.01 | 0.10 | 35 |
| Dir & Indr Inv RE Ventures | 0.00 | 0.00 | 92 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 97 |
| Inv in Unconsolidated Subs | 0.00 | 0.00 | 85 | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 89 |
| Acceptances & Other Assets | 1.77 | 3.24 | 14 | 1.95 | 2.57 | 32 | 2.68 | 2.95 | 40 |
| Total Non-Earning Assets | 3.57 | 5.94 | 10 | 4.81 | 5.84 | 31 | 5.79 | 6.58 | 36 |
| Total Assets | 100.00 | 100.00 | 97 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 92 |
| Standby Letters of Credit | 0.01 | 0.28 | 9 | 0.01 | 0.20 | 15 | 0.08 | 0.26 | 26 |
| Liabilities | | | | | | | | | |
| Demand Deposits | 28.53 | 22.30 | 67 | 20.64 | 22.06 | 43 | 7.96 | 14.09 | 32 |
| All NOW & ATS Accounts | 2.26 | 7.35 | 31 | 3.98 | 10.60 | 25 | 1.38 | 7.78 | 16 |
| Money Market Deposit Accounts | 27.68 | 22.47 | 68 | 21.42 | 16.11 | 70 | 19.74 | 16.53 | 66 |
| Other Savings Deposits | 6.84 | 16.62 | 30 | 30.60 | 14.46 | 86 | 40.58 | 17.36 | 84 |
| Time Deps At or Below Insurance Limit | 10.91 | 8.96 | 67 | 6.74 | 13.15 | 18 | 10.18 | 18.05 | 21 |
| Less: Fully Insured Brokered Deposits | 1.95 | 1.13 | 77 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |
| Core Deposits | 74.28 | 82.21 | 14 | 83.38 | 80.78 | 61 | 79.83 | 76.74 | 61 |
| Fully Insured Brokered Deposits | 1.95 | 1.13 | 77 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |
| Time Deps Above Insurance Limit | 9.95 | 3.17 | 93 | 4.48 | 4.14 | 60 | 5.97 | 5.45 | 60 |
| Deposits in Foreign Offices | N/A | 7.29 | N/A | N/A | 0.02 | N/A | N/A | 0.22 | N/A |
| Total Deposits | 86.17 | 87.42 | 32 | 87.86 | 86.45 | 56 | 85.80 | 84.60 | 53 |
| Federal Funds Purch & Repos | 0.00 | 0.47 | 57 | 0.00 | 0.28 | 71 | 0.00 | 0.45 | 55 |
| Total Fed Home Loan Borrowings | 1.91 | 1.23 | 70 | 0.00 | 1.37 | 38 | 0.00 | 2.30 | 27 |
| Total Other Borrowings | 0.00 | 0.05 | 70 | 0.00 | 0.08 | 79 | 0.00 | 0.02 | 81 |
| Memo: Srt Ter N Core Funding | 8.65 | 5.19 | 78 | 4.20 | 4.93 | 48 | 5.62 | 7.14 | 45 |
| Subordinated Notes & Debentures | 0.00 | 0.01 | 98 | 0.00 | 0.01 | 99 | 0.00 | 0.01 | 98 |
| Acceptances & Other Liabilities | 0.39 | 0.69 | 21 | 0.45 | 0.58 | 42 | 0.60 | 0.62 | 54 |
| Total Liabilities (incl Mortg) | 88.47 | 90.69 | 13 | 88.31 | 89.82 | 20 | 86.40 | 88.94 | 12 |
| Total Bank Capital & Min Int | 11.53 | 9.31 | 86 | 11.69 | 10.18 | 79 | 13.60 | 11.06 | 87 |
| Total Liabilities & Capital | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 95 | 100.00 | 100.00 | 99 |
| Memo: All Brokered Deposits | 4.05 | 1.32 | 82 | 0.00 | 0.90 | 58 | 0.00 | 1.69 | 44 |
| Insured Brokered Deposits | 1.95 | 1.13 | 77 | 0.00 | 0.66 | 62 | 0.00 | 1.34 | 49 |

1.23

0.24

91

0.00

0.25

51

0.00

0.19

47

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232866
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Analysis of Loan Allowance and Loan Mix--Page 7

Allowance & Loan Mix-a
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-------|------------|--------|-------|------------|-------|-------|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Analysis Ratios | | | | | | | | | |
| Loss Provision to Average Assets | 0.17 | 0.07 | 84 | 0.01 | 0.07 | 28 | 0.02 | 0.12 | 21 |
| Recoveries to Prior Credit Loss | 278.69 | 88.77 | 87 | 64.63 | 73.27 | 66 | 47.27 | 60.84 | 63 |
| Net Loss to Average Total LN&LS | -0.01 | 0.02 | 26 | 0.00 | 0.03 | 45 | 0.02 | 0.10 | 38 |
| Gross Loss to Average Total LN&LS | 0.01 | 0.05 | 30 | 0.02 | 0.06 | 37 | 0.04 | 0.14 | 30 |
| Recoveries to Average Total LN&LS | 0.02 | 0.03 | 44 | 0.01 | 0.04 | 38 | 0.01 | 0.04 | 35 |
| LN&LS Allowance to LN&LS Not HFS | 1.20 | 1.25 | 47 | 1.33 | 1.42 | 47 | 1.42 | 1.25 | 71 |
| LN&LS Allowance to Total LN&LS | 1.19 | 1.24 | 45 | 1.33 | 1.41 | 48 | 1.42 | 1.24 | 72 |
| LN&LS Allowance to Net Losses (X) | N/A | 113.22 | N/A | 637.50 | 89.69 | 93 | 60.25 | 32.18 | 82 |
| LN&LS Allowance to Nonaccrual LN&LS (X) | 9.13 | 8.30 | 69 | 56.67 | 9.70 | 92 | 22.84 | 4.64 | 92 |
| Earnings Coverage of Net Losses (X) | N/A | 210.56 | N/A | 1,406.75 | 167.88 | 94 | 151.10 | 57.83 | 85 |
| Net Losses by Type of LN&LS | | | | | | | | | |
| Real Estate Loans | -0.01 | -0.01 | 23 | 0.00 | 0.00 | 33 | 0.00 | 0.03 | 31 |
| Construction & Land Development | 0.00 | -0.02 | 96 | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 88 |
| 1-4 Family Construction | 0.00 | 0.00 | 98 | 0.00 | 0.02 | 96 | 0.00 | 0.00 | 94 |
| Other Construction & Land | 0.00 | -0.03 | 97 | 0.00 | -0.04 | 96 | 0.00 | 0.00 | 91 |
| Secured by Farmland | 0.00 | -0.01 | 96 | 0.00 | -0.01 | 95 | 0.00 | 0.00 | 91 |
| 1-4 Family Residential Loans | 0.00 | -0.01 | 51 | 0.00 | 0.00 | 31 | 0.00 | 0.02 | 26 |
| Home Equity Loans | N/A | -0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| 1-4 Family 1st Lien Loans | 0.00 | 0.00 | 38 | 0.00 | 0.00 | 25 | 0.00 | 0.02 | 22 |
| 1-4 Family Jr Lien Loans | 0.00 | -0.23 | 95 | 0.00 | -0.31 | 96 | 0.00 | -0.02 | 88 |
| Multifamily Loans | 0.00 | 0.02 | 98 | 0.00 | 0.06 | 98 | 0.00 | 0.00 | 97 |
| Non-Farm Non-Residential Mtg | -0.05 | 0.00 | 8 | 0.00 | 0.00 | 18 | 0.00 | 0.03 | 70 |
| Owner Occupied Nonfarm Nonresidential | 0.00 | -0.01 | 91 | 0.00 | 0.00 | 88 | 0.00 | 0.02 | 77 |
| Other Nonfarm Nonresidential | -0.07 | 0.00 | 4 | -0.01 | 0.00 | 9 | 0.00 | 0.01 | 87 |
| RE Loans in Foreign Offices | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 20.93 | N/A |
| Agricultural Loans | 0.00 | 0.00 | 91 | 0.00 | 0.01 | 87 | 0.00 | 0.02 | 83 |
| Commercial and Industrial Loans | -0.02 | 0.01 | 28 | -0.04 | 0.04 | 19 | 0.06 | 0.21 | 55 |
| Loans to Individuals | 1.07 | 0.38 | 84 | 0.57 | 0.17 | 85 | 1.00 | 0.41 | 83 |
| Credit Card Plans | N/A | 1.28 | N/A | N/A | 0.60 | N/A | N/A | 1.30 | N/A |
| Auto Loans | 0.00 | 0.05 | 71 | -0.07 | 0.03 | 13 | 0.00 | 0.15 | 58 |
| Non-Depository, Other & Muni Loans | 0.00 | 0.32 | 66 | 0.00 | 0.26 | 75 | 0.00 | 0.62 | 68 |
| Financial Institution Loans | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Loans to Foreign Governments | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A |
| Leases to Individuals | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases | N/A | 0.01 | N/A | N/A | 0.06 | N/A | N/A | 0.01 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Comm'l Real Estate | N/A | 0.02 | N/A | N/A | -0.06 | N/A | N/A | 0.30 | N/A |
| Change: Loan Allowance (\$000) | | | | | | | | | |
| Beginning Balance | | | 5,099 | | | 5,071 | | | 5,000 |
| Gross Credit Losses | | | 42 | | | 61 | | | 135 |
| Memo: Loans HFS Write-down | | | 0 | | | 0 | | | 0 |
| Recoveries | | | 85 | | | 53 | | | 52 |
| Net Credit Losses | | | -43 | | | 8 | | | 83 |
| Provision: Loan & Lease Losses | | | 1,236 | | | 36 | | | 83 |
| Other Adjustments | | | 8,341 | | | 0 | | | 0 |

LN&LS Allowance

Average Total Loans & Leases

Print UBPRR Report - FFIEC Central Data Repository's Public Data Distribution

14,719



5,100



5,001

1,122,584

379,811

368,336

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Analysis of Loan Allowance and Loan Mix--Page 7A

Allowance & Loan Mix-b
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|-------|-----|------------|-------|-----|------------|-------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan Mix: % Average Gross LN&LS | 96.06 | 76.67 | 97 | 87.77 | 74.16 | 88 | 91.40 | 77.01 | 91 |
| Real Estate Loans | 14.44 | 8.59 | 83 | 12.86 | 7.04 | 84 | 15.40 | 7.35 | 91 |
| Construction & Development | 3.81 | 2.16 | 77 | 0.88 | 2.34 | 28 | 0.84 | 2.31 | 25 |
| 1-4 Family Construction | 10.62 | 6.09 | 87 | 11.98 | 4.49 | 94 | 14.56 | 4.84 | 97 |
| Other Const & Land Development | 2.20 | 2.94 | 58 | 3.13 | 6.37 | 48 | 3.24 | 5.78 | 51 |
| Secured by Farmland | 52.18 | 19.22 | 97 | 17.72 | 22.87 | 39 | 20.72 | 24.16 | 44 |
| 1-4 Family Residential | 0.00 | 1.90 | 6 | 0.00 | 1.69 | 13 | 0.00 | 2.22 | 11 |
| Home Equity Loans | 51.94 | 16.34 | 97 | 17.38 | 20.12 | 46 | 20.40 | 20.53 | 53 |
| 1-4 Family 1st Lien Loans | 0.24 | 0.38 | 42 | 0.33 | 0.48 | 44 | 0.32 | 0.68 | 31 |
| 1-4 Family Jr Lien Loans | 1.96 | 5.05 | 20 | 4.33 | 3.23 | 70 | 2.14 | 3.38 | 40 |
| Multifamily | 25.29 | 35.45 | 21 | 49.74 | 29.62 | 91 | 49.90 | 31.32 | 89 |
| Non-Farm Non-Residential | 7.16 | 14.17 | 14 | 9.50 | 14.00 | 29 | 9.43 | 14.65 | 25 |
| Owner Occupied Non-Farm Non-Residential | 18.12 | 20.59 | 43 | 40.24 | 15.01 | 97 | 40.48 | 16.02 | 96 |
| Other Non-Farm Non-Residential | N/A | 1.62 | N/A | N/A | 0.62 | N/A | N/A | 0.69 | N/A |
| RE Loans in Foreign Offices | | | | | | | | | |
| Financial Institution Loans | 0.00 | 0.00 | 93 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 94 |
| Agricultural Loans | 0.17 | 1.27 | 51 | 0.66 | 3.23 | 48 | 1.25 | 3.11 | 56 |
| Commercial & Industrial Loans | 3.00 | 14.68 | 4 | 9.65 | 15.70 | 23 | 4.83 | 12.67 | 9 |
| Loans to Individuals | 0.54 | 2.84 | 25 | 1.60 | 2.74 | 45 | 2.01 | 2.90 | 49 |
| Credit Card Loans | 0.00 | 0.04 | 69 | 0.00 | 0.02 | 79 | 0.00 | 0.04 | 75 |
| Auto Loans | 0.24 | 0.63 | 51 | 0.75 | 0.94 | 57 | 1.04 | 0.87 | 67 |
| Municipal Loans | 0.23 | 0.67 | 50 | 0.31 | 0.50 | 59 | 0.49 | 0.55 | 63 |
| Non-Depository and Other | 0.01 | 0.43 | 20 | 0.01 | 0.19 | 30 | 0.02 | 0.23 | 30 |
| Loans to Foreign Governments | N/A | 0.04 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Lease Financing Receivables | 0.00 | 0.08 | 77 | 0.00 | 0.03 | 81 | 0.00 | 0.05 | 79 |
| Leases to Individuals | N/A | 0.01 | N/A | N/A | 0.08 | N/A | N/A | 0.01 | N/A |
| All Other Leases | N/A | 0.15 | N/A | N/A | 0.05 | N/A | N/A | 0.04 | N/A |
| Supplemental: | | | | | | | | | |
| Loans to Finance Comm'l Real Est | 0.00 | 0.19 | 58 | 0.00 | 0.07 | 77 | 0.00 | 0.09 | 74 |
| Foreign Office Loans & Leases | 0.00 | 0.05 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.02 | 99 |
| Memorandum (% of Avg Tot Loans): | | | | | | | | | |
| Loans & Lease Commitments | 23.29 | 26.28 | 40 | 33.59 | 20.20 | 91 | 17.61 | 18.07 | 51 |
| Officer, Shareholder Loans | 0.04 | 1.05 | 12 | 0.15 | 1.14 | 20 | 0.89 | 1.31 | 49 |
| Officer, Shareholder Loans to Assets | 0.03 | 0.63 | 14 | 0.08 | 0.64 | 21 | 0.63 | 0.88 | 50 |
| Other Real Estate Owned % Assets | 0.00 | 0.00 | 80 | 0.00 | 0.01 | 75 | 0.00 | 0.02 | 64 |
| Construction & Land Development | 0.00 | 0.00 | 95 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 91 |
| Farmland | 0.02 | 0.00 | 95 | 0.00 | 0.00 | 63 | 0.01 | 0.01 | 59 |
| 1-4 Family | 0.00 | 0.00 | 98 | 0.00 | 0.00 | 97 | 0.00 | 0.00 | 95 |
| Multifamily | 0.00 | 0.01 | 67 | 0.00 | 0.01 | 67 | 0.00 | 0.03 | 59 |
| Non-Farm Non-Residential | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Foreclosed GNMA | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Foreign Offices | 0.02 | 0.02 | 67 | 0.00 | 0.04 | 40 | 0.01 | 0.10 | 35 |
| Subtotal | 0.00 | 0.00 | 92 | 0.00 | 0.01 | 97 | 0.00 | 0.01 | 97 |
| Direct and Indirect Inv | 0.02 | 0.03 | 63 | 0.00 | 0.05 | 39 | 0.01 | 0.10 | 34 |
| Total | | | | | | | | | |
| Asset Servicing % Assets | N/A | 0.06 | N/A | N/A | 0.13 | N/A | N/A | 0.10 | N/A |
| Mortgage Servicing w/ Recourse | N/A | 2.71 | N/A | N/A | 4.63 | N/A | N/A | 3.99 | N/A |
| Mortgage Servicing w/o Recourse | | | | | | | | | |

Other Financial Assets
Total

N/A
51.21

1.78
7.00

N/A
95



N/A
18.46

0.33
5.86

N/A
82



N/A
24.71

0.63
5.99

N/A
85

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Analysis of Concentrations of Credit--Page 7B

Concentrations of Credit
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Loan & Leases as a % of Tier 1 Capital Plus Allowance | 631.44 | 475.01 | 87 | 400.02 | 433.77 | 40 | 439.33 | 469.62 | 41 |
| Real Estate Loans | 107.94 | 53.87 | 90 | 67.56 | 43.15 | 76 | 59.20 | 44.86 | 66 |
| Construction & Development | 27.42 | 13.46 | 82 | 5.80 | 13.62 | 33 | 4.73 | 13.37 | 25 |
| 1-4 Family Construction | 80.53 | 38.43 | 92 | 61.75 | 27.36 | 88 | 54.47 | 29.49 | 83 |
| Other Const & Land Development | 15.94 | 17.71 | 61 | 15.05 | 35.49 | 47 | 15.12 | 33.73 | 49 |
| Secured by Farmland | 333.96 | 120.83 | 96 | 73.37 | 128.75 | 27 | 102.80 | 144.21 | 37 |
| 1-4 Family Residential | 0.00 | 11.89 | 7 | 73.37 | 9.81 | 13 | 0.00 | 13.62 | 12 |
| Home Equity Loans | 332.23 | 103.00 | 97 | 72.18 | 113.25 | 32 | 101.13 | 122.44 | 44 |
| 1-4 Family 1st Lien Loans | 1.73 | 2.32 | 47 | 1.19 | 2.55 | 35 | 1.67 | 4.05 | 31 |
| 1-4 Family Jr Lien Loans | 12.24 | 32.03 | 21 | 25.85 | 19.87 | 68 | 9.80 | 21.27 | 34 |
| Multifamily | 161.37 | 219.35 | 26 | 218.19 | 175.96 | 66 | 252.41 | 192.98 | 72 |
| Non-Farm Non-Residential | 48.72 | 87.26 | 19 | 43.85 | 81.98 | 25 | 48.38 | 88.96 | 23 |
| Owner Occupied Non-Farm Non-Residential | 112.65 | 128.17 | 43 | 174.34 | 90.82 | 86 | 204.04 | 100.10 | 90 |
| Other Non-Farm Non-Residential | N/A | 5.98 | N/A | N/A | 3.00 | N/A | N/A | 2.41 | N/A |
| RE Loans in Foreign Offices | 0.00 | 0.00 | 94 | 0.00 | 0.31 | 95 | 0.00 | 0.39 | 95 |
| Financial Institution Loans | 1.01 | 7.46 | 53 | 2.37 | 17.26 | 45 | 4.75 | 17.28 | 52 |
| Agricultural Loans | 20.73 | 88.79 | 8 | 27.51 | 73.58 | 13 | 27.74 | 77.83 | 13 |
| Commercial & Industrial Loans | 3.45 | 17.81 | 26 | 6.64 | 14.54 | 37 | 9.64 | 16.31 | 45 |
| Loans to Individuals | 0.00 | 0.23 | 69 | 0.00 | 0.12 | 80 | 0.00 | 0.21 | 76 |
| Credit Card Loans | 1.58 | 3.70 | 54 | 3.15 | 5.01 | 51 | 4.93 | 4.94 | 61 |
| Auto Loans | 2.29 | 3.98 | 58 | 1.55 | 2.66 | 60 | 1.87 | 3.11 | 58 |
| Municipal Loans | 0.04 | 2.52 | 23 | 0.04 | 1.07 | 29 | 0.09 | 1.37 | 31 |
| Non-Depository and Other | N/A | 0.18 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Loans to Foreign Governments | 0.00 | 0.46 | 78 | 0.00 | 0.16 | 82 | 0.00 | 0.25 | 80 |
| Lease Financing Receivables | N/A | 0.04 | N/A | N/A | 0.56 | N/A | N/A | 0.07 | N/A |
| Leases to Individuals | N/A | 0.93 | N/A | N/A | 0.22 | N/A | N/A | 0.19 | N/A |
| All Other Leases | | | | | | | | | |
| Supplemental: | | | | | | | | | |
| Loans to Finance Commercial Real Estate | 0.00 | 1.16 | 60 | 0.00 | 0.32 | 79 | 0.00 | 0.49 | 76 |
| Foreign Office Loans & Leases | 0.00 | 0.24 | 99 | 0.00 | 0.01 | 99 | 0.00 | 0.09 | 99 |
| Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance: | | | | | | | | | |
| Non-owner OCC Commercial Real Estate | 232.83 | 227.30 | 53 | 267.75 | 163.88 | 83 | 273.03 | 175.83 | 81 |
| Memo: NOO CRE 3-Year Growth Rate | 99.57 | 56.04 | 83 | 5.28 | 42.02 | 22 | 9.94 | 39.93 | 23 |
| Total Commercial Real Estate | 281.54 | 319.19 | 37 | 311.60 | 249.83 | 67 | 321.41 | 269.73 | 65 |
| Commercial Real Estate Loans as a % of Total LN&LS: | | | | | | | | | |
| Construction & Development | 16.38 | 8.78 | 87 | 15.42 | 7.64 | 88 | 12.25 | 7.37 | 81 |
| Non-owner OCC Commercial Real Estate | 35.33 | 36.61 | 47 | 61.11 | 28.71 | 98 | 56.48 | 28.69 | 95 |
| Total Commercial Real Estate | 42.73 | 51.70 | 25 | 71.12 | 44.05 | 92 | 66.49 | 44.26 | 88 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Analysis of Past Due, Nonaccrual & Restructured - Page 8

PD, Nonacc & Rest Loans-a
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--------------------------------------|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | | | | | | | | | |
| Real Estate LNS-90+ Days P/D | 0.11 | 0.01 | 94 | 0.00 | 0.02 | 71 | 0.00 | 0.04 | 61 |
| -Nonaccrual | 0.14 | 0.31 | 40 | 0.03 | 0.40 | 25 | 0.06 | 0.57 | 22 |
| -Total | 0.24 | 0.34 | 50 | 0.03 | 0.45 | 21 | 0.06 | 0.64 | 19 |
| -30-89 DAYS P/D | 0.41 | 0.16 | 85 | 0.33 | 0.25 | 69 | 0.33 | 0.48 | 47 |
| Const & Land Dev-90+ Days P/D | 0.00 | 0.02 | 96 | 0.00 | 0.02 | 96 | 0.00 | 0.00 | 93 |
| -Nonaccrual | 0.00 | 0.12 | 67 | 0.00 | 0.05 | 82 | 0.00 | 0.15 | 72 |
| -Total | 0.00 | 0.13 | 66 | 0.00 | 0.06 | 80 | 0.00 | 0.19 | 69 |
| -30-89 DAYS P/D | 0.41 | 0.10 | 85 | 0.00 | 0.07 | 78 | 0.00 | 0.19 | 66 |
| 1-4 Fam Cons & L Dev-90+ Days P/D | 0.00 | 0.00 | 99 | 0.00 | 0.03 | 98 | 0.00 | 0.12 | 96 |
| -Nonaccrual | 0.00 | 0.03 | 88 | 0.00 | 0.00 | 94 | 0.00 | 0.02 | 91 |
| -Total | 0.00 | 0.03 | 88 | 0.00 | 0.00 | 93 | 0.00 | 0.05 | 89 |
| -30-89 DAYS P/D | 0.00 | 0.12 | 80 | 0.00 | 0.05 | 89 | 0.00 | 0.15 | 84 |
| Other Const & Land Dev-90+ Days P/D | 0.00 | 0.02 | 96 | 0.00 | 0.03 | 97 | 0.00 | 0.03 | 95 |
| -Nonaccrual | 0.00 | 0.09 | 72 | 0.00 | 0.04 | 84 | 0.00 | 0.14 | 76 |
| -Total | 0.00 | 0.11 | 71 | 0.00 | 0.05 | 83 | 0.00 | 0.17 | 74 |
| -30-89 DAYS P/D | 0.55 | 0.05 | 92 | 0.00 | 0.03 | 84 | 0.00 | 0.11 | 73 |
| Secured by Farmland-90+ Day P/D | 0.00 | 0.00 | 92 | 0.00 | 0.12 | 95 | 0.00 | 0.00 | 92 |
| -Nonaccrual | 0.00 | 0.24 | 65 | 0.00 | 0.32 | 74 | 0.00 | 0.48 | 67 |
| -Total | 0.00 | 0.28 | 62 | 0.00 | 0.36 | 71 | 0.00 | 0.55 | 64 |
| -30-89 DAYS P/D | 0.00 | 0.06 | 74 | 0.00 | 0.08 | 77 | 0.00 | 0.25 | 66 |
| 1-4 Family Mtg-90+ Days P/D | 0.14 | 0.01 | 93 | 0.00 | 0.02 | 75 | 0.00 | 0.04 | 68 |
| -Nonaccrual | 0.26 | 0.32 | 53 | 0.14 | 0.34 | 45 | 0.27 | 0.51 | 45 |
| -Total | 0.39 | 0.35 | 63 | 0.14 | 0.41 | 40 | 0.27 | 0.60 | 39 |
| -30-89 DAYS P/D | 0.64 | 0.26 | 84 | 1.53 | 0.41 | 90 | 1.35 | 0.72 | 77 |
| Home Equity Loans -90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.02 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.17 | N/A | N/A | 0.09 | N/A | N/A | 0.14 | N/A |
| -Total | N/A | 0.19 | N/A | N/A | 0.12 | N/A | N/A | 0.18 | N/A |
| -30-89 DAYS P/D | N/A | 0.16 | N/A | N/A | 0.11 | N/A | N/A | 0.27 | N/A |
| 1-4 Family 1st Lien Lns-90+ Days P/D | 0.14 | 0.01 | 93 | 0.00 | 0.02 | 77 | 0.00 | 0.04 | 71 |
| -Nonaccrual | 0.26 | 0.31 | 56 | 0.14 | 0.33 | 48 | 0.27 | 0.52 | 46 |
| -Total | 0.40 | 0.34 | 63 | 0.14 | 0.40 | 43 | 0.27 | 0.61 | 40 |
| -30-89 DAYS P/D | 0.60 | 0.26 | 81 | 1.56 | 0.41 | 90 | 1.37 | 0.75 | 76 |
| 1-4 Family Jr Lien Lns-90+ Days P/D | 0.00 | 0.09 | 95 | 0.00 | 0.11 | 95 | 0.00 | 0.00 | 93 |
| -Nonaccrual | 0.00 | 0.38 | 63 | 0.00 | 0.24 | 78 | 0.00 | 0.48 | 67 |
| -Total | 0.00 | 0.43 | 61 | 0.00 | 0.32 | 75 | 0.00 | 0.58 | 64 |
| -30-89 DAYS P/D | 7.47 | 0.16 | 98 | 0.00 | 0.16 | 82 | 0.00 | 0.48 | 64 |
| Multifamily Loans-90+ Days P/D | 0.00 | 0.01 | 99 | 0.00 | 0.06 | 99 | 0.00 | 0.03 | 99 |
| -Nonaccrual | 0.00 | 0.01 | 89 | 0.00 | 0.31 | 95 | 0.00 | 0.00 | 93 |
| -Total | 0.00 | 0.01 | 89 | 0.00 | 0.37 | 95 | 0.00 | 0.00 | 93 |
| -30-89 DAYS P/D | 0.00 | 0.00 | 93 | 0.00 | 0.26 | 96 | 0.00 | 0.01 | 92 |
| Non-Farm Non-Res Mtg-90+ Days P/D | 0.14 | 0.00 | 97 | 0.00 | 0.00 | 94 | 0.00 | 0.01 | 87 |
| -Nonaccrual | 0.00 | 0.29 | 31 | 0.00 | 0.37 | 48 | 0.00 | 0.50 | 37 |
| -Total | 0.14 | 0.30 | 52 | 0.00 | 0.40 | 46 | 0.00 | 0.56 | 34 |
| -30-89 DAYS P/D | 0.02 | 0.07 | 56 | 0.09 | 0.11 | 70 | 0.02 | 0.26 | 44 |

| | | | | | | | | | | | |
|--|------|------|-------|--|------|------|-------|--|------|-------|-------|
| Own Occ Non-Farm Non-Res-90+ Days P/D | 0.00 | 0.01 | 95 | | 0.00 | 0.04 | 96 | | 0.00 | 0.01 | 89 |
| -Nonaccrual | 0.00 | 0.32 | 41 | | 0.00 | 0.40 | 58 | | 0.00 | 0.60 | 46 |
| -Total | 0.00 | 0.33 | 41 | | 0.00 | 0.43 | 56 | | 0.00 | 0.65 | 42 |
| -30-89 DAYS P/D | 0.00 | 0.08 | 59 | | 0.00 | 0.10 | 71 | | 0.00 | 0.30 | 52 |
| Other Non-Farm Non-Res-90+ Days P/D | 0.19 | 0.00 | 98 | | 0.00 | 0.03 | 97 | | 0.00 | 0.05 | 95 |
| -Nonaccrual | 0.00 | 0.20 | 59 | | 0.00 | 0.16 | 75 | | 0.00 | 0.25 | 68 |
| -Total | 0.19 | 0.20 | 73 | | 0.00 | 0.18 | 73 | | 0.00 | 0.29 | 67 |
| -30-89 DAYS P/D | 0.03 | 0.04 | 75 | | 0.11 | 0.05 | 85 | | 0.02 | 0.12 | 72 |
| RE Lns in Foreign Offices-90+ Days P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.20 | N/A | | N/A | 0.00 | N/A | | N/A | 16.92 | N/A |
| -Total | N/A | 0.20 | N/A | | N/A | 0.00 | N/A | | N/A | 16.92 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| Supplemental: | | | | | | | | | | | |
| LNS Fin Coml RE-90+ Days P/D | N/A | 0.02 | N/A | | N/A | 0.00 | N/A | | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.18 | N/A | | N/A | 0.03 | N/A | | N/A | 0.31 | N/A |
| -Total | N/A | 0.20 | N/A | | N/A | 0.03 | N/A | | N/A | 0.31 | N/A |
| -30-89 DAYS P/D | N/A | 0.04 | N/A | | N/A | 0.46 | N/A | | N/A | 0.06 | N/A |
| Non-Current LN&LS (\$000) | | | | | | | | | | | |
| 90 Days and Over Past Due | | | 1,263 | | | | 1 | | | | 4 |
| Total Nonaccrual LN&LS | | | 1,613 | | | | 90 | | | | 219 |
| Total Non-Current LN&LS | | | 2,876 | | | | 91 | | | | 223 |
| LN&LS 30-89 Days Past Due | | | 4,919 | | | | 1,194 | | | | 1,074 |
| Gtyd LN&LS 90+ Days P/D | | | 0 | | | | 0 | | | | 0 |
| Gtyd LN&LS on Nonaccrual | | | 0 | | | | 0 | | | | 0 |
| Gtyd LN&LS 30-89 Days P/D | | | 0 | | | | 143 | | | | 63 |
| Restructured LN&LS 90+ Days P/D | | | 0 | | | | 0 | | | | 0 |
| Restructured LN&LS Nonaccrual | | | 33 | | | | 34 | | | | 36 |
| Restructured LN&LS 30-89 Days P/D | | | 0 | | | | 0 | | | | 63 |
| Current 1-4 Family Restruct LN&LS | | | 0 | | | | 105 | | | | 52 |
| Current Other Restructured LN&LS | | | 0 | | | | 0 | | | | 0 |
| Current Total Restructured LN&LS | | | 0 | | | | 105 | | | | 52 |
| Loans Secured 1-4 RE in Foreclosure | | | 0 | | | | 0 | | | | 0 |
| Other Real Estate Owned | | | 55 | | | | 0 | | | | 0 |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Analysis of Past Due, Nonaccrual & Restructured--Page 8A

PD, Nonacc & Rest Loans-b
03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|---|------------|------|-----|------------|------|-----|------------|------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| % of Non-Current LN&LS by Loan Type | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Financial Institution LNS-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Com'l & Indust LNS-90+ Days P/D | 0.00 | 0.01 | 77 | 0.00 | 0.01 | 83 | 0.00 | 0.02 | 80 |
| -Nonaccrual | 0.00 | 0.31 | 27 | 0.00 | 0.32 | 46 | 0.06 | 0.52 | 43 |
| -Total | 0.00 | 0.37 | 24 | 0.00 | 0.37 | 41 | 0.06 | 0.58 | 38 |
| -30-89 DAYS P/D | 0.00 | 0.24 | 27 | 0.08 | 0.23 | 55 | 0.05 | 0.44 | 34 |
| Agricultural LNS-90+ Days P/D | 0.00 | 0.14 | 96 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 91 |
| -Nonaccrual | 0.00 | 0.09 | 78 | 0.00 | 0.08 | 81 | 0.00 | 0.14 | 77 |
| -Total | 0.00 | 0.10 | 76 | 0.00 | 0.10 | 79 | 0.00 | 0.18 | 75 |
| -30-89 DAYS P/D | 0.00 | 0.04 | 76 | 0.00 | 0.03 | 81 | 0.00 | 0.09 | 74 |
| Loans to Individuals-90+ Days P/D | 0.00 | 0.02 | 70 | 0.00 | 0.02 | 78 | 0.00 | 0.03 | 71 |
| -Nonaccrual | 0.00 | 0.08 | 55 | 0.00 | 0.09 | 62 | 0.11 | 0.14 | 67 |
| -Total | 0.00 | 0.13 | 41 | 0.00 | 0.14 | 52 | 0.11 | 0.22 | 57 |
| -30-89 DAYS P/D | 0.00 | 0.40 | 25 | 0.31 | 0.42 | 56 | 0.11 | 0.69 | 31 |
| Credit Card Plans-90+ Days P/D | N/A | 0.13 | N/A | N/A | 0.10 | N/A | N/A | 0.19 | N/A |
| -Nonaccrual | N/A | 0.01 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.20 | N/A | N/A | 0.14 | N/A | N/A | 0.25 | N/A |
| -30-89 DAYS P/D | N/A | 0.99 | N/A | N/A | 0.58 | N/A | N/A | 0.75 | N/A |
| Auto Loans | 0.00 | 0.00 | 88 | 0.00 | 0.00 | 89 | 0.00 | 0.01 | 85 |
| -Nonaccrual | 0.00 | 0.07 | 67 | 0.00 | 0.06 | 75 | 0.22 | 0.11 | 79 |
| -Total | 0.00 | 0.09 | 60 | 0.00 | 0.09 | 69 | 0.22 | 0.15 | 74 |
| -30-89 DAYS P/D | 0.00 | 0.37 | 44 | 0.44 | 0.37 | 67 | 0.20 | 0.61 | 50 |
| Non-depository, Other and Muni-90+ Days P/D | 0.09 | 0.00 | 95 | 0.07 | 0.30 | 95 | 0.28 | 0.00 | 95 |
| -Nonaccrual | 0.00 | 0.04 | 87 | 0.00 | 0.04 | 90 | 0.00 | 0.06 | 89 |
| -Total | 0.09 | 0.10 | 86 | 0.07 | 0.08 | 87 | 0.28 | 0.16 | 88 |
| -30-89 DAYS P/D | 0.44 | 0.21 | 85 | 0.65 | 0.28 | 85 | 0.91 | 0.61 | 84 |
| Lease Financing-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.01 | N/A | N/A | 0.16 | N/A |
| -Nonaccrual | N/A | 0.03 | N/A | N/A | 0.07 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.04 | N/A | N/A | 0.00 | N/A | N/A | 0.01 | N/A |
| -30-89 DAYS P/D | N/A | 0.09 | N/A | N/A | 0.01 | N/A | N/A | 0.02 | N/A |
| Leases to Individuals-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Nonaccrual | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| -30-89 DAYS P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Leases-90+ Days P/D | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.09 | N/A |
| -Nonaccrual | N/A | 0.05 | N/A | N/A | 0.01 | N/A | N/A | 0.00 | N/A |
| -Total | N/A | 0.06 | N/A | N/A | 0.01 | N/A | N/A | 0.02 | N/A |
| -30-89 DAYS P/D | N/A | 0.13 | N/A | N/A | 0.04 | N/A | N/A | 0.02 | N/A |
| Total LN&LS-90+ Days Past Due | 0.10 | 0.02 | 90 | 0.00 | 0.02 | 56 | 0.00 | 0.05 | 50 |
| -Nonaccrual | 0.13 | 0.32 | 34 | 0.02 | 0.41 | 19 | 0.06 | 0.58 | 16 |
| -Total | 0.23 | 0.36 | 45 | 0.02 | 0.46 | 16 | 0.06 | 0.66 | 13 |
| -30-89 DAYS P/D | 0.40 | 0.22 | 77 | 0.31 | 0.28 | 63 | 0.31 | 0.51 | 41 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Interest Rate Risk Analysis as a Percent of Assets--Page 9

Interest Rate Risk
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|--|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Long Assets Insts w/Options | | | | | | | | | |
| Mortgage Loans & Pass Thrus | 42.99 | 15.62 | 97 | 10.08 | 16.75 | 27 | 17.08 | 17.77 | 50 |
| Loans & Securities Over 15 Years | 27.79 | 5.63 | 97 | 2.77 | 4.74 | 44 | 2.39 | 3.76 | 50 |
| Loans & Securities 5-15 Years | 13.33 | 4.42 | 94 | 4.85 | 4.59 | 59 | 9.50 | 4.36 | 86 |
| Other Loans and Securities | 44.86 | 67.76 | 4 | 49.72 | 62.23 | 16 | 63.11 | 65.48 | 39 |
| Loans & Securities Over 15 Years | 6.41 | 4.35 | 71 | 7.02 | 4.94 | 68 | 7.82 | 3.44 | 81 |
| Loans & Securities 5-15 Years | 13.56 | 15.51 | 42 | 18.34 | 15.17 | 66 | 20.23 | 11.93 | 85 |
| Total Loans & Securities Over 15 Years | 34.19 | 10.75 | 96 | 9.79 | 10.92 | 52 | 10.21 | 8.08 | 67 |
| CMOTS Total | 1.21 | 2.56 | 44 | 1.30 | 1.75 | 58 | 0.00 | 1.99 | 31 |
| Avg Life Over 3 Years | 1.21 | 1.93 | 51 | 1.30 | 1.04 | 69 | 0.00 | 1.10 | 38 |
| Structured Notes | 1.63 | 0.09 | 96 | 2.77 | 0.09 | 98 | 1.21 | 0.02 | 97 |
| Mortgage Servicing (FV) | 0.44 | 0.05 | 93 | 0.12 | 0.03 | 83 | 0.08 | 0.03 | 80 |
| Total | 2.07 | 0.18 | 95 | 2.89 | 0.16 | 98 | 1.29 | 0.08 | 96 |
| Overall Risk Indicators | | | | | | | | | |
| Available for Sale | 2.37 | 18.38 | 6 | 2.65 | 20.52 | 10 | 2.33 | 15.03 | 12 |
| Held to Maturity | 2.92 | 1.72 | 77 | 5.43 | 0.44 | 93 | 6.99 | 0.44 | 94 |
| Off Balance Sheet | 27.00 | 18.90 | 82 | 24.66 | 14.19 | 87 | 18.47 | 15.06 | 69 |
| Unrealized Appreciation/Depreciation | -0.10 | -0.32 | 23 | 0.09 | 0.00 | 96 | 0.27 | 0.00 | 98 |
| Unrealized App/Dep % Tier 1 Cap | -0.88 | -3.40 | 24 | 0.79 | 0.02 | 95 | 1.94 | 0.04 | 98 |
| Contractual Mat/Reprice Data | | | | | | | | | |
| Loans/Securities Over 3 Year | 70.06 | 52.49 | 91 | 44.09 | 51.98 | 27 | 54.85 | 44.85 | 75 |
| Liabilities Over 3 Year | 2.61 | 0.96 | 86 | 0.52 | 1.54 | 32 | 1.01 | 2.00 | 40 |
| Net Over 3 Year Position | 67.45 | 51.21 | 88 | 43.57 | 49.98 | 32 | 53.85 | 42.25 | 78 |
| Loans/Securities Over 1 Year | 78.02 | 65.64 | 86 | 53.90 | 64.94 | 20 | 61.99 | 62.10 | 45 |
| Liabilities Over 1 Year | 6.06 | 3.92 | 76 | 1.81 | 5.71 | 15 | 3.06 | 8.77 | 17 |
| Net Over 1 Year Position | 71.96 | 61.06 | 80 | 52.09 | 58.54 | 30 | 58.93 | 52.54 | 66 |
| Non-Maturity Deposits | 65.53 | 74.84 | 17 | 78.34 | 70.68 | 75 | 70.42 | 60.40 | 76 |
| Non-Maturity Deps % Long Assets | 93.53 | 149.95 | 6 | 177.66 | 143.30 | 79 | 128.38 | 143.89 | 45 |
| Net Over 3 Year Position | 4.53 | -21.76 | 93 | -34.24 | -18.39 | 18 | -15.57 | -15.24 | 48 |
| As % Tier 1 Capital | | | | | | | | | |
| Structured Notes | 13.94 | 0.92 | 95 | 24.32 | 0.90 | 97 | 8.87 | 0.18 | 97 |
| Mortgage Servicing (FV) | 3.72 | 0.51 | 92 | 1.06 | 0.36 | 82 | 0.59 | 0.33 | 78 |
| Total | 17.66 | 1.92 | 94 | 25.38 | 1.64 | 97 | 9.46 | 0.76 | 95 |

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Liquidity & Funding-Page 10

Liquidity & Funding
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | |
|---|------------|--------|-----|
| | BANK | PG 4 | PCT |
| Percent of Total Deposits | | | |
| Individ. Partnerships, and Corp. | 83.05 | 90.36 | 17 |
| U.S. Govt. States & Political Sub in U.S. | 6.52 | 8.53 | 43 |
| Comm Bank & Other Dep Inst. in U.S. | 10.43 | 0.35 | 97 |
| Banks in Foreign Countries | 0.00 | 0.08 | 97 |
| Foreign Govts and Official Inst. | 0.00 | 0.00 | 99 |
| Total deposits | 100.00 | 100.00 | 91 |
| Domestic Demand Deposits | 35.93 | 26.25 | 70 |
| Domestic Other Transaction Accts | 0.00 | 8.59 | 12 |
| Domestic Nontransaction Accts | 64.07 | 62.90 | 55 |
| Total Domestic Deposits | 100.00 | 99.88 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.12 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| | 12/31/2021 | | |
|---|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Individ. Partnerships, and Corp. | 93.98 | 89.28 | 69 |
| U.S. Govt. States & Political Sub in U.S. | 5.98 | 9.40 | 35 |
| Comm Bank & Other Dep Inst. in U.S. | 0.04 | 0.54 | 53 |
| Banks in Foreign Countries | 0.00 | 0.02 | 98 |
| Foreign Govts and Official Inst. | 0.00 | 0.00 | 99 |
| Total deposits | 100.00 | 100.00 | 95 |
| Domestic Demand Deposits | 41.35 | 26.79 | 85 |
| Domestic Other Transaction Accts | 8.88 | 12.89 | 37 |
| Domestic Nontransaction Accts | 49.77 | 58.11 | 35 |
| Total Domestic Deposits | 100.00 | 100.00 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.00 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| | 12/31/2019 | | |
|---|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Individ. Partnerships, and Corp. | 92.43 | 88.79 | 63 |
| U.S. Govt. States & Political Sub in U.S. | 7.56 | 9.38 | 44 |
| Comm Bank & Other Dep Inst. in U.S. | 0.01 | 0.97 | 44 |
| Banks in Foreign Countries | 0.00 | 0.11 | 98 |
| Foreign Govts and Official Inst. | 0.00 | 0.00 | 99 |
| Total deposits | 100.00 | 100.00 | 93 |
| Domestic Demand Deposits | 9.92 | 16.91 | 33 |
| Domestic Other Transaction Accts | 1.65 | 8.68 | 17 |
| Domestic Nontransaction Accts | 88.43 | 72.88 | 74 |
| Total Domestic Deposits | 100.00 | 100.00 | 99 |
| Deposits in Foreign Offices | 0.00 | 0.00 | 99 |
| Total Deposits | 100.00 | 100.00 | 99 |

| | Liquidity/Funding Ratios | | |
|------------------------------------|--------------------------|--------|-----|
| | BANK | PG 4 | PCT |
| Net Non Core Fund Dep \$250M | 6.70 | 0.55 | 72 |
| Core Deposits | 73.92 | 82.23 | 16 |
| Short Term Non Core Funding | 9.11 | 5.75 | 76 |
| S.T. Inv to S.T. Ncore Fund | 90.95 | 243.00 | 44 |
| S.T. Asset to S.T. Liabilities | 96.60 | 235.02 | 28 |
| Net S.T. Liabilities to Assets | 0.53 | -7.50 | 72 |
| Net Loans & Leases to Deposits | 97.45 | 74.63 | 89 |
| Net LN&LS to Core Deposits | 112.14 | 80.09 | 90 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | 5.37 | 45.00 | 12 |
| Brokered Deposits to Deposits | 4.46 | 1.71 | 80 |
| Listing Service Dep to Deposits | 0.00 | 0.14 | 73 |
| List Service and Bkrd Dep to Deps | 4.46 | 2.06 | 78 |
| Sec Bor + sec FFP to Tot Bor + FFP | 0.00 | 3.84 | 70 |
| Recip Bkrd Dep to Tot Bkrd Dep | 0.00 | 4.74 | 83 |

| | 12/31/2021 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Net Non Core Fund Dep \$250M | -51.09 | -7.91 | 4 |
| Core Deposits | 84.44 | 82.03 | 60 |
| Short Term Non Core Funding | 3.35 | 4.48 | 46 |
| S.T. Inv to S.T. Ncore Fund | 1,026.48 | 505.15 | 81 |
| S.T. Asset to S.T. Liabilities | 494.52 | 249.06 | 86 |
| Net S.T. Liabilities to Assets | -30.87 | -11.75 | 10 |
| Net Loans & Leases to Deposits | 59.48 | 67.94 | 33 |
| Net LN&LS to Core Deposits | 61.97 | 72.55 | 31 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | N/A | 33.56 | N/A |
| Brokered Deposits to Deposits | 0.00 | 0.92 | 63 |
| Listing Service Dep to Deposits | 0.00 | 0.35 | 74 |
| List Service and Bkrd Dep to Deps | 0.00 | 1.52 | 55 |
| Sec Bor + sec FFP to Tot Bor + FFP | N/A | 2.55 | N/A |
| Recip Bkrd Dep to Tot Bkrd Dep | N/A | 2.96 | N/A |

| | 12/31/2019 | | |
|------------------------------------|------------|--------|-----|
| | BANK | PG 5 | PCT |
| Net Non Core Fund Dep \$250M | -12.23 | 3.22 | 12 |
| Core Deposits | 80.32 | 76.84 | 63 |
| Short Term Non Core Funding | 4.52 | 6.93 | 37 |
| S.T. Inv to S.T. Ncore Fund | 326.70 | 193.02 | 79 |
| S.T. Asset to S.T. Liabilities | 166.95 | 159.15 | 61 |
| Net S.T. Liabilities to Assets | -7.99 | -5.26 | 43 |
| Net Loans & Leases to Deposits | 81.84 | 82.43 | 44 |
| Net LN&LS to Core Deposits | 87.02 | 91.22 | 41 |
| Bkr Dep Mat < 1 Yr to Bkr Deps | N/A | 44.39 | N/A |
| Brokered Deposits to Deposits | 0.00 | 1.73 | 52 |
| Listing Service Dep to Deposits | 0.00 | 0.69 | 68 |
| List Service and Bkrd Dep to Deps | 0.00 | 2.78 | 44 |
| Sec Bor + sec FFP to Tot Bor + FFP | N/A | 1.92 | N/A |
| Recip Bkrd Dep to Tot Bkrd Dep | N/A | 3.47 | N/A |

| | Total Deposits | | |
|---|----------------|------|-----|
| | BANK | PG 4 | PCT |
| Individ. Partnerships, and Corp. | 1,040,016 | | |
| U.S. Govt. States & Political Sub in U.S. | 81,656 | | |
| Comm Bank & Other Dep Inst. in U.S. | 130,592 | | |
| Banks in Foreign Countries | 0 | | |
| Foreign Govts and Official Inst. | 0 | | |
| Total Deposits | 1,252,264 | | |
| Domestic Demand Deposits | 449,972 | | |
| Domestic Other Transaction Accts | 0 | | |
| Domestic Nontransaction Accts | 802,292 | | |
| Total Domestic Deposits | 1,252,264 | | |
| Deposits in Foreign Offices | N/A | | |
| Total Deposits | 1,252,264 | | |

| | Total Deposits | | |
|---|----------------|------|-----|
| | BANK | PG 5 | PCT |
| Individ. Partnerships, and Corp. | 597,182 | | |
| U.S. Govt. States & Political Sub in U.S. | 37,991 | | |
| Comm Bank & Other Dep Inst. in U.S. | 233 | | |
| Banks in Foreign Countries | 0 | | |
| Foreign Govts and Official Inst. | 0 | | |
| Total Deposits | 635,405 | | |
| Domestic Demand Deposits | 262,736 | | |
| Domestic Other Transaction Accts | 56,428 | | |
| Domestic Nontransaction Accts | 316,242 | | |
| Total Domestic Deposits | 635,405 | | |
| Deposits in Foreign Offices | N/A | | |
| Total Deposits | 635,405 | | |

| | Total Deposits | | |
|---|----------------|------|-----|
| | BANK | PG 5 | PCT |
| Individ. Partnerships, and Corp. | 391,067 | | |
| U.S. Govt. States & Political Sub in U.S. | 31,974 | | |
| Comm Bank & Other Dep Inst. in U.S. | 33 | | |
| Banks in Foreign Countries | 0 | | |
| Foreign Govts and Official Inst. | 0 | | |
| Total Deposits | 423,074 | | |
| Domestic Demand Deposits | 41,988 | | |
| Domestic Other Transaction Accts | 6,965 | | |
| Domestic Nontransaction Accts | 374,121 | | |
| Total Domestic Deposits | 423,074 | | |
| Deposits in Foreign Offices | N/A | | |
| Total Deposits | 423,074 | | |

Other Liquidity/Funding Data
 Non Core Liabilities \$250M
 Short Term Non Core Funding
 Core Deposits
 Time Deps \$250M & Under Mat < 1 Yr
 Time Deps \$250M & Under Mat > 1 Yr
 Time Deps over \$250M Mat < 1 Yr
 Time Deps over \$250M Mat > 1 Yr
 Fed Home Loan Bor Mat < 1 Yr

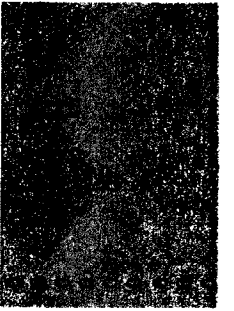
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 134,118
 1,088,275
 97,084
 82,272
 96,118
 11,970
 35,000

25,513
 24,190
 609,892
 32,319
 11,787
 24,190
 1,323
 0

25,208
 22,367
 397,866
 36,713
 12,327
 22,367
 2,841
 0

Fed Home Loan Bor Mat > 1 Yr
 Other Borrowing Mat < 1 Year
 Other Borrowing Mat > 1 Year
 Secured Other Borrowings
 Federal Funds Purchased
 Secured Fed Funds Purchased
 Listing Service Deposits
 Brokered Deposits
 Reciprocal Brokered Deposits

10,000
 0
 0
 0
 0
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FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRR District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio
 03/29/2023 03:05:08 PM

Percent of Total Assets

| | BANK | PG 4 | PCT |
|-----------------------------|-------|-------|-----|
| Short Term Investments | 8.29 | 7.25 | 64 |
| Marketable Equity Sec (MES) | 0.00 | 0.03 | 64 |
| Net LN&LS & SBLC to Assets | 82.90 | 65.36 | 92 |
| Pledged Assets | 35.30 | 32.41 | 59 |

Securities Mix

| | BANK | PG 4 | PCT |
|-------------------------------|--------|--------|-----|
| % Total Securities | | | |
| US Treas & Govt Agencies | 6.64 | 22.40 | 26 |
| Municipal Securities | 24.29 | 21.12 | 58 |
| Pass-Through Mig Backed Secs | 15.27 | 22.79 | 42 |
| CMO & REMIC Mig Backed Secs | 22.86 | 8.48 | 85 |
| Commercial Mig Back Secs | 0.00 | 4.77 | 32 |
| Asset Backed Securities | 0.00 | 0.70 | 75 |
| Structured Financial Products | 0.00 | 0.00 | 93 |
| Other Domestic Debt Secs | 30.94 | 3.33 | 97 |
| Foreign Debt Securities | 0.00 | 0.00 | 92 |
| Inv Mut Fnd & Oth Mkbl | 0.00 | 0.16 | 64 |
| Total | 100.00 | 100.00 | 99 |

Liquidity/Securities Ratios:

| | | | |
|------------------------------------|--------|-------|----|
| App (Dep) Hi Risk & Struct'd Cap | -0.65 | -0.35 | 8 |
| App (Dep) in AFS sec to AFS Sec | -12.76 | -8.22 | 9 |
| App (Dep) in HTM Sec to HTM Sec | -3.54 | -5.24 | 53 |
| App (Dep) in HTM Sec to Eqy Cap | -0.90 | -3.57 | 24 |
| Pledged Securities to Tot Sec | 35.50 | 30.10 | 57 |
| Pledged Loans to Total Loans | 39.84 | 35.93 | 55 |
| Loans Held for Sale to Total Loans | 1.01 | 0.19 | 91 |

| | |
|------------------------------|---------|
| Short Term Investments | 121,982 |
| Short Term Assets | 220,448 |
| Debt Securities 90+ Days P/D | 0 |
| Total Non-Current Debt Sec | 0 |
| Fair Value Structured Notes | 22,937 |
| Pledged Securities | 27,619 |
| Pledged Loans & Leases | 492,042 |
| Loans Held for Sale | 12,529 |

| | BANK | PG 5 | PCT |
|------|-------|-------|-----|
| BANK | 34.38 | 12.81 | 95 |
| | 0.00 | 0.00 | 82 |
| | 52.34 | 59.18 | 33 |
| | 30.49 | 26.44 | 64 |

| | BANK | PG 5 | PCT |
|--|--------|--------|-----|
| | 0.00 | 20.76 | 14 |
| | 32.96 | 30.08 | 53 |
| | 16.72 | 20.04 | 49 |
| | 16.09 | 5.90 | 82 |
| | 0.00 | 3.09 | 51 |
| | 0.00 | 0.22 | 87 |
| | 0.00 | 0.14 | 97 |
| | 34.33 | 2.28 | 97 |
| | 0.00 | 0.00 | 94 |
| | 0.00 | 0.02 | 82 |
| | 100.00 | 100.00 | 99 |

| | | | |
|--|-------|-------|----|
| | -0.10 | -0.06 | 7 |
| | -0.29 | 0.24 | 36 |
| | 1.66 | 0.97 | 71 |
| | 0.78 | 0.02 | 95 |
| | 39.84 | 30.08 | 62 |
| | 51.43 | 29.21 | 78 |
| | 0.00 | 0.15 | 60 |

| | |
|--|---------|
| | 248,306 |
| | 279,451 |
| | 0 |
| | 0 |
| | 19,941 |
| | 23,234 |
| | 196,994 |
| | 0 |

| | BANK | PG 5 | PCT |
|--|-------|-------|-----|
| | 14.75 | 7.95 | 84 |
| | 0.00 | 0.01 | 81 |
| | 69.90 | 69.68 | 46 |
| | 39.45 | 30.18 | 71 |

| | BANK | PG 5 | PCT |
|--|--------|--------|-----|
| | 0.46 | 17.73 | 21 |
| | 62.04 | 28.84 | 85 |
| | 24.50 | 20.31 | 59 |
| | 0.00 | 9.64 | 32 |
| | 0.00 | 3.98 | 53 |
| | 0.00 | 0.15 | 89 |
| | 0.00 | 0.13 | 97 |
| | 13.00 | 1.47 | 92 |
| | 0.00 | 0.24 | 95 |
| | 0.00 | 0.04 | 81 |
| | 100.00 | 100.00 | 99 |

| | | | |
|--|-------|-------|----|
| | 0.00 | 0.00 | 95 |
| | 1.51 | 0.93 | 74 |
| | 3.80 | 1.16 | 89 |
| | 1.89 | 0.04 | 98 |
| | 46.15 | 36.22 | 59 |
| | 49.57 | 30.55 | 77 |
| | 0.00 | 0.20 | 55 |

| | |
|--|---------|
| | 73,074 |
| | 98,636 |
| | 0 |
| | 0 |
| | 6,000 |
| | 21,297 |
| | 174,101 |
| | 0 |

FDIC Certificate # 19559
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 Public Report

FRB District/ID_RSSD 11 / 232856
 County: BROWN

TEXASBANK, BROWNWOOD, TX
 Capital Analysis--Page 11

Capital Analysis-a
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | | 12/31/2021 | | | 12/31/2019 | | |
|-----------------------------------|------------|---------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 4 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Capital Ratios | | | | | | | | | |
| Percent of Bank Equity: | | | | | | | | | |
| Net Loans & Leases (X) | 7.21 | 7.50 | 41 | 4.51 | 5.93 | 20 | 4.99 | 6.27 | 23 |
| Subord Notes & Debentures | 0.00 | 0.08 | 98 | 0.00 | 0.05 | 99 | 0.00 | 0.10 | 98 |
| Com RE & Related Ventures | 298.35 | 343.75 | 36 | 297.91 | 239.44 | 67 | 326.16 | 253.63 | 72 |
| Percent of Average Bank Equity: | | | | | | | | | |
| Net Income | 20.42 | 12.69 | 91 | 14.17 | 12.17 | 68 | 18.44 | 11.02 | 92 |
| Dividends | 7.29 | 3.50 | 80 | 3.16 | 4.36 | 42 | 14.82 | 4.63 | 93 |
| Retained Earnings | 13.14 | 8.65 | 85 | 11.01 | 7.25 | 81 | 3.62 | 5.90 | 26 |
| Other Capital Ratios: | | | | | | | | | |
| Dividends to Net Operating Income | 35.67 | 26.11 | 61 | 22.31 | 34.97 | 31 | 80.35 | 40.07 | 86 |
| Bank Eq Cap + Min Int to Assets | 11.49 | 8.87 | 86 | 11.61 | 10.03 | 80 | 14.01 | 11.21 | 88 |
| Growth Rates: | | | | | | | | | |
| Total Equity Capital | 116.23 | -4.76 | 99 | 11.19 | 6.95 | 74 | 4.32 | 11.60 | 10 |
| Equity Growth Less Asst Growth | 2.49 | -13.70 | 83 | -6.54 | -5.26 | 47 | 2.56 | 4.82 | 35 |
| Intang Assets % Bank Equity | 3.80 | 0.47 | 93 | 1.04 | 0.31 | 82 | 0.57 | 0.27 | 79 |
| Mortgage Servicing Rights | 0.94 | 4.71 | 42 | 1.89 | 1.45 | 73 | 2.29 | 1.94 | 70 |
| Goodwill | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Purch Credit Card Relations | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| All Other Intangibles | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A |
| Total Intangibles | 4.74 | 6.32 | 52 | 2.93 | 2.42 | 68 | 2.86 | 2.93 | 64 |
| Leverage Ratio | 12.2793 | 9.71 | 89 | 11.6732 | 9.81 | 85 | 13.5485 | 10.76 | 89 |
| Standardized Capital Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | 15.4721 | 13.27 | 80 | 17.4207 | 14.94 | 77 | 18.2347 | 14.76 | 81 |
| Tier 1 Capital Ratio | 15.4721 | 13.32 | 80 | 17.4207 | 14.96 | 77 | 18.2347 | 14.78 | 81 |
| Total Capital Ratio | 16.7229 | 14.38 | 82 | 18.5149 | 16.09 | 77 | 19.4861 | 15.85 | 82 |
| Adv App Cap Ratios | | | | | | | | | |
| Com Equity Tier 1 Cap Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| Tier 1 Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| Total Capital Ratio | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 82.30 | N/A |
| End of Period Capital (\$000) | | | | | | | | | |
| Perpetual Preferred | | | 0 | | | 0 | | | 0 |
| + Common Stock | | 1,250 | | | 1,250 | | | 1,250 | |
| + Surplus | | 21,014 | | | 14,750 | | | 14,750 | |
| + Retained Earnings | | 152,032 | | | 67,916 | | | 53,242 | |
| + Accum Other Comp Income | | -5,094 | | | -55 | | | 173 | |
| + Other Equity Capital Comp | | 0 | | | 0 | | | 0 | |
| Total Bank Equity Capital | | 169,202 | | | 83,861 | | | 69,415 | |
| Minority Interest Cons Subs | | 0 | | | 0 | | | 0 | |
| Total Bank Capital & Min Int | | 169,202 | | | 83,861 | | | 69,415 | |
| Subordinated Notes & Debentures | | 0 | | | 0 | | | 0 | |
| Changes in Bank Equity (\$000) | | | | | | | | | |
| Balance at Beginning of Period | | 83,862 | | | 75,420 | | | 66,543 | |
| + Net Income | | 16,943 | | | 11,207 | | | 12,446 | |
| + Sales or Purchase of Capital | | 0 | | | 0 | | | 0 | |
| + Merger & Absorptions | | 79,188 | | | 0 | | | 0 | |
| + Restate due to Acctg Error&Chg | | 0 | | | 0 | | | 0 | |
| + Trans with Parent | | 0 | | | 0 | | | 0 | |
| - Dividends | | 6,044 | | | 2,500 | | | 10,000 | |

| | | | |
|---|-----------|---------|---------|
| + Other Comprehensive Income | | | |
| Balance at End of Period | -4,746 | -265 | 426 |
| | 169,203 | 83,862 | 69,415 |
| Intangible Assets | | | |
| Mortgage Servicing Rights | 6,429 | 874 | 399 |
| + Purch Credit Card Relations. | N/A | N/A | N/A |
| + Other Intangibles | N/A | N/A | N/A |
| + Goodwill | 1,587 | 1,587 | 1,587 |
| Total Intangibles | 8,016 | 2,461 | 1,986 |
| Total Assets for Leverage Ratio: | | | |
| Average Total Consolidated Assets | 1,408,087 | 706,872 | 500,940 |
| Less: Ded from CET1 Cap & add TIC | 1,587 | 1,587 | 1,587 |
| Less: Other Deductions | 0 | 0 | 0 |
| Total Assets for Leverage Ratio | 1,406,500 | 705,285 | 499,353 |

FDIC Certificate # 19559
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FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK; BROWNWOOD, TX
 Capital Analysis--Page 11A

Capital Analysis-b
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| | 06/30/2022 | 12/31/2021 | 12/31/2019 |
|--|------------|------------|------------|
| Capital Analysis (\$000) | | | |
| Common Equity Tier 1 Capital: (\$000) | 22,264 | 16,000 | 16,000 |
| Common Stock Plus Related Surplus | 152,032 | 67,916 | 53,242 |
| Retained Earnings | -5,094 | -55 | 173 |
| Accum Other Comprehensive Inc (AOCI) | 0 | 0 | 0 |
| Common Equity T1 Minority Interest | 169,202 | 83,861 | 69,415 |
| Common Equity T1 Cap Before Adj/Ded | | | |
| Common Equity Tier 1 Capital: Adj/Ded | 1,587 | 1,587 | 1,587 |
| Less: Goodwill | 0 | 0 | 0 |
| Less: Intangible Assets | 0 | 0 | 0 |
| Less: DTA (NOL & Tax Credit Only) | 0 | 0 | 0 |
| AOCI-Related Adjustments-Opt Out | -5,094 | -55 | 173 |
| AOCI-Related Adjustments-No Opt Out | N/A | N/A | N/A |
| Oh Ded (add) CET1 bef threshold ded | 0 | 0 | 0 |
| Less: Non-significant Investments | N/A | N/A | 0 |
| Subtotal before Threshold Limits | 172,709 | 82,329 | 67,655 |
| Less: Sig Inv, MSAs, DTA > 10% Limit | N/A | N/A | 0 |
| Less: Sig Inv, MSAs, DTA > 15% Limit | N/A | N/A | 0 |
| Less: Tot Sig Inv, MSAs, DTA > Limit | 0 | 0 | 0 |
| Less: Ded due to insuff T1 and T2 Cap | 0 | 0 | 0 |
| Total Adj and Ded for CET1 Capital | 0 | 0 | 0 |
| Common Equity Tier 1 Capital | 172,709 | 82,329 | 67,655 |
| Additional Tier 1 Capital: | | | |
| Additional T1C Inst & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Cap Inst sub to phaseout | 0 | 0 | 0 |
| Tier 1 Minority Int Not Incl in CET1 Cap | 0 | 0 | 0 |
| Additional T1 Cap Before Deductions | 0 | 0 | 0 |
| Less: Additional T1 Cap Deductions | 0 | 0 | 0 |
| Additional Tier 1 Capital | 0 | 0 | 0 |
| Tier 1 Capital | 172,709 | 82,329 | 67,655 |
| Tier 2 Capital: | | | |
| T2 Cap Instruments & Related Surplus | 0 | 0 | 0 |
| Non-qualifying Capital Instruments | 0 | 0 | 0 |
| Tot Cap Min Int Not Incl in T1 Cap | 0 | 0 | 0 |
| ALL in Tier 2 Capital | 13,963 | 5,171 | 4,643 |
| Exited Adv App Eligible Cr Reserves | N/A | N/A | N/A |
| Unrealized Gains on AFS Pref Stock | N/A | N/A | N/A |
| Tier 2 Capital Before Deductions | 13,963 | 5,171 | 4,643 |
| Exited Adv App T2C Before Deductions | N/A | N/A | N/A |
| Less: Tier 2 Capital Deductions | 0 | 0 | 0 |
| Tier 2 Capital - Standardized Approaches | 13,963 | 5,171 | 4,643 |
| Tier 2 Capital - Advanced Approaches | N/A | N/A | N/A |
| Total Capital - Standardized Approaches | 186,672 | 87,500 | 72,298 |
| Total Capital - Advanced Approaches | N/A | N/A | N/A |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Capital Analysis--Page 11B

Capital Analysis-c
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06/30/2022

12/31/2021

12/31/2019

Risk Weighted Assets
On BS Assets and Securitization Exp

| | |
|---------------------------------------|-----------|
| 2% Category | 0 |
| 4% Category | 0 |
| 20% Category | 23,758 |
| 50% Category | 307,849 |
| 100% Category | 637,336 |
| 150% Category | 27,359 |
| 250% Category | 16,073 |
| 300% Category | 0 |
| 400% Category | 0 |
| 600% Category | 0 |
| 1250% Category | 0 |
| Other Risk-Weighting App Categories | 0 |
| Tot RWA Securitization Exp SSFA Mthd | 0 |
| Total RWA Securitization Exp Gross-Up | 0 |
| On-Balance Sheet Risk Weighted Assets | 1,012,374 |
| Memo - 0% Category - \$ | 94,047 |

Off BS/Oth Items Subj to Risk Weighting

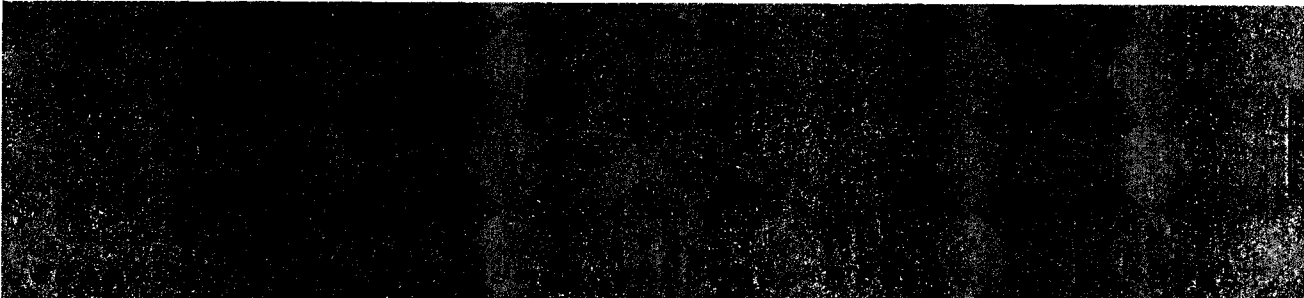
| | |
|---------------------------------------|---------|
| 2% Category | 0 |
| 4% Category | 0 |
| 10% Category | 0 |
| 20% Category | 0 |
| 50% Category | 5,668 |
| 100% Category | 99,047 |
| 150% Category | 0 |
| 625% Category | 0 |
| 937.5% Category | 0 |
| 1250% Category | 0 |
| 1250% Category Securitization Exp | 0 |
| Oth Risk-Weighting App Categories | 0 |
| Tot RWA Securitization Exp SSFA Mthd | 0 |
| Total RWA Securitization Exp Gross-Up | 0 |
| Tot Deriv, Off-BS and Oth - Risk Wght | 104,715 |
| Memo - 0% Category - \$ | 0 |

Standardized Market Risk Weighted Assets

| | |
|-----------------------------------|-----------|
| Risk-Weighted Asset Before Ded | 1,117,090 |
| - Excess Allowable LN&LS Loss | 827 |
| - Allocated Transfer Risk Reserve | 0 |
| Total Risk Weighted Assets | 1,116,263 |

Current Credit Exposure All Derivatives

| | |
|-----------------------------------|---|
| Derivatives Notional Prin Amounts | 0 |
| OTC Contracts Total | 0 |
| Interest Rate | 0 |
| All Other | 0 |
| Centrally Cleared Contracts Total | 0 |
| Interest Rate | 0 |
| All Other | 0 |



| | | | |
|---------------------------------------|---------|---------|---------|
| 2% Category | 0 | 0 | 0 |
| 4% Category | 0 | 0 | 0 |
| 20% Category | 39,775 | 0 | 0 |
| 50% Category | 33,693 | 0 | 24,535 |
| 100% Category | 343,445 | 0 | 40,119 |
| 150% Category | 2 | 0 | 284,823 |
| 250% Category | 2,185 | 0 | 36 |
| 300% Category | 0 | 0 | N/A |
| 400% Category | 0 | 0 | 0 |
| 600% Category | 0 | 0 | 0 |
| 1250% Category | 0 | 0 | 0 |
| Other Risk-Weighting App Categories | 0 | 0 | 0 |
| Tot RWA Securitization Exp SSFA Mthd | 0 | 0 | 0 |
| Total RWA Securitization Exp Gross-Up | 0 | 0 | 0 |
| On-Balance Sheet Risk Weighted Assets | 419,099 | 349,513 | 349,513 |
| Memo - 0% Category - \$ | 115,243 | 10,808 | 10,808 |

| | | | |
|-----------------------------------|---|---|---|
| Derivatives Notional Prin Amounts | 0 | 0 | 0 |
| OTC Contracts Total | 0 | 0 | 0 |
| Interest Rate | 0 | 0 | 0 |
| All Other | 0 | 0 | 0 |
| Centrally Cleared Contracts Total | 0 | 0 | 0 |
| Interest Rate | 0 | 0 | 0 |
| All Other | 0 | 0 | 0 |

| | | | |
|-----------------------------------|---------|---------|---------|
| Risk-Weighted Asset Before Ded | 472,592 | 371,453 | 371,453 |
| - Excess Allowable LN&LS Loss | 0 | 429 | 429 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| Total Risk Weighted Assets | 472,592 | 371,024 | 371,024 |

| | | | |
|---|---|---|---|
| Current Credit Exposure All Derivatives | 0 | 0 | 0 |
|---|---|---|---|

FDIC Certificate # 19559
 OCC Charter # 0
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FRR District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Capital Analysis--Page 11C

Capital Analysis-d
 03/29/2023 03:05:08 PM

| | 06/30/2022 | 12/31/2021 | 12/31/2019 |
|---------------------------------------|------------|------------|------------|
| Risk Based Capital (\$000) | | | |
| Tier 1 Capital | N/A | N/A | N/A |
| Total Equity Capital Adjusted | 0 | 0 | 0 |
| - Ineligible Def Tax Assets | 1,587 | 1,587 | 1,587 |
| - Ineligible Intangibles | N/A | N/A | N/A |
| - Curmul Change F.V. Financial Liab | 172,709 | 82,329 | 67,655 |
| Net Tier 1 | | | |
| Tier 2 Capital | | | |
| + Qualif Debt and Redeem Pfd | N/A | N/A | N/A |
| + Cumulative Preferred Stock | N/A | N/A | N/A |
| + Allowable LN&LS Loss Allow | 13,963 | 5,171 | 4,643 |
| + Urnt Gain Mkthl Eqy Sac (45%) | N/A | N/A | N/A |
| + Other Tier 2 Capital Comp | N/A | N/A | N/A |
| Net Eligible Tier 2 | 13,963 | 5,171 | 4,643 |
| Total RBC Before Deductions | 186,672 | 87,500 | 72,298 |
| Tier 1 & Tier 2 | N/A | N/A | N/A |
| Tier 3 & Fin Sub Adj | N/A | N/A | N/A |
| - Deductions for Total RBC | N/A | 87,500 | 72,298 |
| Total Risk-Based-Capital | 186,672 | | |
| Risk-Weighted Assets | | | |
| On-Balance Sheet | | | |
| Category Two - 20% | 23,758 | 39,775 | 24,535 |
| Category Three - 50% | 307,849 | 33,693 | 40,119 |
| Category Four - 100% | 637,336 | 343,445 | 284,823 |
| Total On-Balance Sheet | 1,012,374 | 419,099 | 349,513 |
| Memo: Category One - 0% | 94,047 | 115,243 | 10,808 |
| Off-Balance Sheet | | | |
| Category Two - 20% | 0 | 0 | 0 |
| Category Three - 50% | 5,668 | 752 | 137 |
| Category Four - 100% | 99,047 | 52,740 | 21,803 |
| Total Off-Balance Sheet | 104,715 | 53,492 | 21,940 |
| Memo: Category One - 0% | 0 | 0 | 0 |
| Adjustments to Risk-Wgt Assets | | | |
| Risk-Weighted Asset Before Ded | 1,117,090 | 472,592 | 371,453 |
| - Excess Allowable LN&LS Loss Al | 827 | 0 | 429 |
| - Allocated Transfer Risk Reserve | 0 | 0 | 0 |
| + Mkt Risk Asset & Fin Sub Adj | N/A | N/A | N/A |
| Total Risk-Weighted Assets | 1,116,263 | 472,592 | 371,024 |

FDIC Certificate # 19559
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FRB District/ID RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 One Quarter Annualized Income Analysis--Page 12

Income Statement 1-Qt-Ann
 03/29/2023 03:05:08 PM

| | 06/30/2022 | | |
|--|------------|-------|-----|
| | BANK | PG 4 | PCT |
| Earnings and Profitability | | | |
| Percent of Average Assets: | | | |
| Interest Income (TE) | 4.75 | 3.43 | 95 |
| - Interest Expense | 0.28 | 0.22 | 71 |
| Net Interest Income (TE) | 4.47 | 3.20 | 95 |
| + Noninterest Income | 1.74 | 0.69 | 94 |
| - Noninterest Expense | 3.49 | 2.33 | 91 |
| Pre-Provision Net Revenue (TE) | 2.73 | 1.61 | 93 |
| - Provision: Loan & Lease Losses | 0.18 | 0.08 | 79 |
| - Provision: Credit Loss Oth Assets | N/A | 0.01 | N/A |
| Pretax Operating Income (TE) | 2.55 | 1.52 | 93 |
| + Unrealized Gains/Losses Sec | 0.00 | 0.00 | 88 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | -0.01 | 96 |
| Pretax Net Operating Income (TE) | 2.55 | 1.51 | 93 |
| Net Operating Income | 2.54 | 1.21 | 96 |
| Net Inc Attrib Min Ints | 0.00 | 0.00 | 97 |
| Net Income Adjusted Sub S | 2.01 | 1.16 | 93 |
| Net Income | 2.54 | 1.21 | 96 |

| Margin Analysis: | | | |
|-----------------------------------|------|------|----|
| Int Inc (TE) to Avg Earn Assets | 4.98 | 3.61 | 95 |
| Int Expense to Avg Earn Assets | 0.30 | 0.24 | 70 |
| Net Int Inc-TE to Avg Earn Assets | 4.68 | 3.36 | 95 |

| Loan & Lease Analysis: | | | |
|-----------------------------------|-----------|--------|----|
| Net Loss to Average Total LN&LS | 0.00 | 0.02 | 36 |
| Earnings Coverage of Net Loss (X) | -1,909.20 | -39.95 | 5 |
| LN&LS Allowance to Net Losses (X) | -735.95 | -22.84 | 5 |

| Capitalization | | | |
|----------------------------------|-------|-------|----|
| Cash Dividends to Net Income | 0.00 | 24.66 | 37 |
| Retain Earns to Avg Total Equity | 21.53 | 9.60 | 96 |

| Yield on or Cost of: | | | |
|------------------------------------|------|------|-----|
| Total Loan & Leases (TE) | 5.42 | 4.56 | 91 |
| Loans in Domestic Offices | 5.42 | 4.55 | 91 |
| Real Estate | 5.46 | 4.43 | 94 |
| Secured by 1-4 Fam Resi Prop | 6.73 | 4.46 | 95 |
| All Other Loans Sec Real Estate | 3.79 | 4.45 | 8 |
| Commercial & Industrial | 4.62 | 5.10 | 38 |
| Individual | 2.96 | 5.59 | 6 |
| Credit Card | N/A | 7.50 | N/A |
| Agricultural | 6.75 | 4.55 | 91 |
| Loans in Foreign Offices | N/A | 5.54 | N/A |
| Total Investment Securities (TE) | 2.66 | 1.99 | 87 |
| Total Investment Securities (Book) | 2.36 | 1.89 | 85 |
| US Treas & Agency (Excl MBS) | 2.37 | 1.47 | 90 |
| Mortgage Backed Securities | 1.80 | 1.76 | 56 |
| All Other Securities | 3.30 | 2.44 | 88 |
| Interest-Bearing Bank Balances | 0.83 | 0.75 | 72 |
| Federal Funds Sold & Resales | N/A | 0.58 | N/A |
| Total Interest Bearing Deposits | 0.44 | 0.30 | 81 |
| Transaction accounts | 0.07 | 0.22 | 18 |
| Other Savings Deposits | 0.32 | 0.22 | 78 |

| | 12/31/2021 | | |
|--|------------|-------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 3.10 | 3.39 | 33 |
| - Interest Expense | 0.08 | 0.26 | 8 |
| Net Interest Income (TE) | 3.03 | 3.12 | 44 |
| + Noninterest Income | 0.82 | 0.66 | 71 |
| - Noninterest Expense | 2.72 | 2.49 | 66 |
| Pre-Provision Net Revenue (TE) | 1.14 | 1.33 | 37 |
| - Provision: Loan & Lease Losses | 0.01 | 0.07 | 46 |
| - Provision: Credit Loss Oth Assets | N/A | 0.00 | N/A |
| Pretax Operating Income (TE) | 1.13 | 1.26 | 40 |
| + Unrealized Gains/Losses Sec | 0.00 | 0.00 | 83 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 89 |
| Pretax Net Operating Income (TE) | 1.13 | 1.27 | 40 |
| Net Operating Income | 1.10 | 1.06 | 55 |
| Net Inc Attrib Min Ints | 0.00 | -0.01 | 99 |
| Net Income Adjusted Sub S | 0.89 | 1.00 | 40 |
| Net Income | 1.10 | 1.06 | 55 |

| Margin Analysis: | | | |
|-----------------------------------|------|------|----|
| Int Inc (TE) to Avg Earn Assets | 3.48 | 3.58 | 44 |
| Int Expense to Avg Earn Assets | 0.09 | 0.27 | 9 |
| Net Int Inc-TE to Avg Earn Assets | 3.39 | 3.30 | 57 |

| Loan & Lease Analysis: | | | |
|-----------------------------------|--------|--------|----|
| Net Loss to Average Total LN&LS | 0.01 | 0.04 | 61 |
| Earnings Coverage of Net Loss (X) | 140.29 | -14.83 | 82 |
| LN&LS Allowance to Net Losses (X) | 91.07 | -17.39 | 83 |

| Capitalization | | | |
|----------------------------------|------|-------|----|
| Cash Dividends to Net Income | 0.00 | 49.82 | 30 |
| Retain Earns to Avg Total Equity | 9.39 | 4.52 | 74 |

| Yield on or Cost of: | | | |
|------------------------------------|------|------|-----|
| Total Loan & Leases (TE) | 4.96 | 4.99 | 50 |
| Loans in Domestic Offices | 4.95 | 4.98 | 50 |
| Real Estate | 4.96 | 4.75 | 66 |
| Secured by 1-4 Fam Resi Prop | 4.89 | 4.82 | 58 |
| All Other Loans Sec Real Estate | 4.98 | 4.75 | 67 |
| Commercial & Industrial | 4.47 | 6.24 | 19 |
| Individual | 6.79 | 6.23 | 66 |
| Credit Card | N/A | 8.33 | N/A |
| Agricultural | 7.32 | 4.51 | 92 |
| Loans in Foreign Offices | N/A | 2.86 | N/A |
| Total Investment Securities (TE) | 2.67 | 1.75 | 90 |
| Total Investment Securities (Book) | 2.26 | 1.61 | 87 |
| US Treas & Agency (Excl MBS) | 2.26 | 1.18 | N/A |
| Mortgage Backed Securities | 1.35 | 1.41 | 47 |
| All Other Securities | 3.30 | 2.14 | 92 |
| Interest-Bearing Bank Balances | 0.27 | 0.25 | 71 |
| Federal Funds Sold & Resales | N/A | 0.09 | N/A |
| Total Interest Bearing Deposits | 0.15 | 0.35 | 13 |
| Transaction accounts | 0.09 | 0.18 | 32 |
| Other Savings Deposits | 0.07 | 0.20 | 12 |

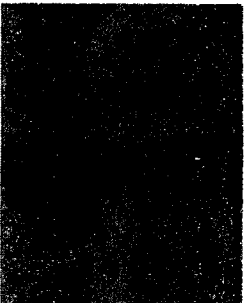

| | 12/31/2019 | | |
|--|------------|------|-----|
| | BANK | PG 5 | PCT |
| Interest Income (TE) | 4.81 | 4.40 | 79 |
| - Interest Expense | 0.45 | 0.83 | 16 |
| Net Interest Income (TE) | 4.37 | 3.57 | 92 |
| + Noninterest Income | 1.06 | 0.73 | 75 |
| - Noninterest Expense | 2.91 | 2.84 | 56 |
| Pre-Provision Net Revenue (TE) | 2.51 | 1.53 | 92 |
| - Provision: Loan & Lease Losses | 0.04 | 0.13 | 34 |
| - Provision: Credit Loss Oth Assets | N/A | 0.00 | N/A |
| Pretax Operating Income (TE) | 2.48 | 1.37 | 94 |
| + Unrealized Gains/Losses Sec | 0.00 | 0.00 | 72 |
| + Unrealized Gains / Losses Equity Sec | 0.00 | 0.00 | 87 |
| Pretax Net Operating Income (TE) | 2.48 | 1.40 | 94 |
| Net Operating Income | 2.42 | 1.17 | 96 |
| Net Inc Attrib Min Ints | 0.00 | 0.00 | 98 |
| Net Income Adjusted Sub S | 1.96 | 1.09 | 94 |
| Net Income | 2.42 | 1.16 | 96 |

| Margin Analysis: | | | |
|-----------------------------------|------|------|----|
| Int Inc (TE) to Avg Earn Assets | 5.07 | 4.67 | 76 |
| Int Expense to Avg Earn Assets | 0.47 | 0.87 | 15 |
| Net Int Inc-TE to Avg Earn Assets | 4.60 | 3.79 | 90 |

| Loan & Lease Analysis: | | | |
|-----------------------------------|-------|------|----|
| Net Loss to Average Total LN&LS | 0.04 | 0.14 | 47 |
| Earnings Coverage of Net Loss (X) | 88.00 | 7.27 | 86 |
| LN&LS Allowance to Net Losses (X) | 35.72 | 3.86 | 81 |

| Capitalization | | | |
|----------------------------------|-------|-------|----|
| Cash Dividends to Net Income | 65.94 | 44.86 | 67 |
| Retain Earns to Avg Total Equity | 6.00 | 4.59 | 55 |

| Yield on or Cost of: | | | |
|------------------------------------|------|------|-----|
| Total Loan & Leases (TE) | 5.93 | 5.45 | 80 |
| Loans in Domestic Offices | 5.92 | 5.44 | 80 |
| Real Estate | 5.86 | 5.34 | 82 |
| Secured by 1-4 Fam Resi Prop | 5.40 | 5.39 | 53 |
| All Other Loans Sec Real Estate | 6.01 | 5.36 | 84 |
| Commercial & Industrial | 6.05 | 5.87 | 63 |
| Individual | 8.53 | 6.79 | 81 |
| Credit Card | N/A | 8.66 | N/A |
| Agricultural | 7.30 | 5.30 | 90 |
| Loans in Foreign Offices | N/A | 5.17 | N/A |
| Total Investment Securities (TE) | 3.60 | 2.67 | 92 |
| Total Investment Securities (Book) | 2.98 | 2.48 | 87 |
| US Treas & Agency (Excl MBS) | 2.98 | 2.18 | 98 |
| Mortgage Backed Securities | 2.06 | 2.39 | 20 |
| All Other Securities | 3.39 | 2.75 | 84 |
| Interest-Bearing Bank Balances | 1.85 | 1.69 | 70 |
| Federal Funds Sold & Resales | N/A | 1.50 | N/A |
| Total Interest Bearing Deposits | 0.86 | 1.10 | 32 |
| Transaction accounts | 0.24 | 0.51 | 29 |
| Other Savings Deposits | 0.68 | 0.64 | 60 |

| | | | | | | | | | | | |
|---|------|------|-----|--|------|------|-----|---|------|-------|-----|
| Time Deposits | 0.72 | 0.62 | 68 |  | 0.47 | 0.78 | 18 |  | 1.32 | 1.94 | 10 |
| Foreign Office Deposits | N/A | 0.23 | N/A | | N/A | 0.00 | N/A | | N/A | -0.28 | N/A |
| Federal Funds Purchased & Repos | N/A | 0.38 | N/A | | N/A | 0.17 | N/A | | N/A | 0.92 | N/A |
| Other Borrowed Money | N/A | 1.38 | N/A | | N/A | 1.34 | N/A | | N/A | 1.92 | N/A |
| Subord Notes & Debentures | N/A | 5.62 | N/A | | N/A | 7.00 | N/A | | N/A | 6.81 | N/A |
| Other Interest Expense | 3.04 | 1.45 | 89 | | N/A | 1.50 | N/A | | N/A | 2.12 | N/A |
| All Interest-Bearing Funds | 0.46 | 0.33 | 78 | | 0.15 | 0.38 | 11 | | 0.86 | 1.14 | 29 |
| Memo: Interest on Time Dep Over Ins Limit | 0.11 | 0.66 | 1 | | 0.22 | 0.80 | 5 | | 0.95 | 2.05 | 6 |

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 232856
County: BROWN

TEXASBANK: BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13

Securitization & Asset Sale-a
03/29/2023 03:05:08 PM

| | 06/30/2022 | 12/31/2021 | 12/31/2019 | 1 Year |
|------------------------------------|------------|------------|------------|--------|
| Securitization Activities | 0 | 0 | 0 | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Retained Interest-Only Strips | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Unused Liquidity Commitments | N/A | N/A | N/A | N/A |
| Sellers Interest in Secs & Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| Total Retained Credit Exposure | N/A | N/A | N/A | N/A |
| Asset Backed Comm'l Paper Conduits | N/A | N/A | N/A | N/A |
| CR Exp Spns by Bank & Other | N/A | N/A | N/A | N/A |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | N/A |
| Activity % Total Assets | 0.00 | 0.00 | 0.00 | 0.00 |
| Securitization Activities | N/A | N/A | N/A | N/A |
| 1-4 Family Residential Loans | N/A | N/A | N/A | N/A |
| Home Equity Lines | N/A | N/A | N/A | N/A |
| Credit Card Receivables | N/A | N/A | N/A | N/A |
| Auto Loans | N/A | N/A | N/A | N/A |
| Commercial & Industrial Loans | N/A | N/A | N/A | N/A |
| All Other Loans and Leases | N/A | N/A | N/A | N/A |
| Asset Backed Comm'l Paper Conduits | N/A | N/A | N/A | N/A |
| Cr Exp Spns by Bank & Other | N/A | N/A | N/A | N/A |
| Liquid Comm by Bank & Other | N/A | N/A | N/A | N/A |
| Percent of Tot Managed Assets on | 50.68 | 16.75 | 21.27 | |
| Balance Sheet & Sec Assets | N/A | N/A | N/A | |
| 1-4 Family Residential Loans | N/A | N/A | N/A | |
| Home Equity Lines | N/A | N/A | N/A | |
| Credit Card Receivables | N/A | N/A | N/A | |

Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

Print UBPR Report - FIEEC Central Data Repository's Public Data Distribution

N/A
N/A
N/A

N/A
N/A
N/A

N/A
N/A
N/A

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK, BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13A

Securitization & Asset Sale-b
03/29/2023 03:05:08 PM

06/30/2022

12/31/2021

12/31/2019

% Tot Securitization Act by Type
Retained Int Only Strips
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Retained Credit Enhancement
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Unused Comm to Provide Liquidity
Sellers Int in Secs & LNS % Trust
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Percent of Tier 1 Capital
Total Retained Credit Exposure
Retained Interest-Only Strips
Retained Credit Enhancements

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

30-89 Day PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Day PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ Days PD Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Days PD Secur Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Past Due Securitized Assets

N/A

N/A

N/A

Net Losses Securitized Assets
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Net Charge Off Secur Asset

Print UBPR Report - FFIEC Central Data Repository's Public Data Distribution

N/A

N/A

N/A

FDIC Certificate # 19559
OCC Charter # 0
Public Report

FRB District/ID RSSD 11 / 232856
County: BROWN

TEXASBANK; BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13B

Securitization & Asset Sale-c
03/29/2023 03:05:08 PM

06/30/2022

12/31/2021

12/31/2019

30-89 Day PD Securitized Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Days PD Secur Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ Day PD Securitized Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Day PD Secur Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total PD Securitized Assets %

N/A

N/A

N/A

Net Losses on Securitized Assets%
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Auto Loans
Commercial & Industrial Loans
All Other Loans and Leases
Net Losses on Securitized Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

30-89 DAY PD managed assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Total 30-89 Day PD Manage Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

90+ DAY PD MANAGED ASSETS %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Total 90+ Day PD Manage Asset

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

Total Past Due Managed Assets %

N/A

N/A

N/A

Net Losses on Managed Assets %
1-4 Family Residential Loans
Home Equity Lines
Credit Card Receivables
Commercial & Industrial Loans
All Other Loans and Leases
Net Losses on Managed Assets

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

N/A
N/A
N/A
N/A
N/A
N/A
N/A

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 11 / 232856
 County: BROWN

TEXASBANK: BROWNWOOD, TX
 Fiduciary & Related Services--Page 1

Fiduciary Services-a
 03/29/2023 03:05:08 PM

| | | 06/30/2022 | 12/31/2021 | |
|---------------------------------------|---------|------------|------------|------|
| | (\$000) | %Total | %Total | %MGD |
| Total Fiduciary and Related Assets | | | | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A |
| Total Fiduciary Assets | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A | N/A |
| Total Fiduciary and Related Accounts | (#) | %Total | %MGD | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A |
| Total Number of Accounts | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A |
| Memo: Accts in Foreign Offices | N/A | N/A | N/A | N/A |
| Memo: IRA, HSA & Other | N/A | N/A | N/A | N/A |
| Fiduciary and Related Services Income | (\$000) | %FID IN | %Change | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A |
| Foundation & Endowment Trust & Agency | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A |
| Custody and Safekeeping | N/A | N/A | N/A | N/A |
| Other Related Services | N/A | N/A | N/A | N/A |
| Gross Fiduciary and Related Income | N/A | N/A | N/A | N/A |
| Less: Expenses | N/A | N/A | N/A | N/A |
| Less: Net Losses | N/A | N/A | N/A | N/A |
| Plus: Intra-company Credits | N/A | N/A | N/A | N/A |
| Net Fiduciary and Related Income | N/A | N/A | N/A | N/A |
| Memo: Fiduciary Income - Foreign | N/A | N/A | N/A | N/A |
| Gross Fiduciary Income % Nonint Inc | N/A | N/A | N/A | N/A |
| Fiduciary Income % Fiduciary Assets | Bank | PCT | | |
| Personal Trust and Agency | N/A | N/A | N/A | N/A |
| Employee Benefit DC | N/A | N/A | N/A | N/A |
| Employee Benefit DB | N/A | N/A | N/A | N/A |
| Other EB & Retirement-Related | N/A | N/A | N/A | N/A |
| Corporate Trust and Agency | N/A | N/A | N/A | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | N/A | N/A |
| Other Fiduciary | N/A | N/A | N/A | N/A |

| Total Fiduciary Assets | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
|---------------------------------------|---------|--------|---------|---------|--------|---------|---------|--------|---------|
| Custody and Safekeeping | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Memo: Fiduciary Income Foreign | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Collective/Common Trust Fund Assets | (\$000) | %Total | %Change | (\$000) | %Total | %Change | (\$000) | %Total | %Change |
| Domestic Equity | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| International/Global Equity | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Stock/Bond Blend | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Taxable Bond | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Municipal Bond | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Short Term/Money Market | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Specialty/Other | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Trust Funds | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Collective/Common Trust Fund Accounts | (#) | %Total | %Change | (#) | %Total | %Change | (#) | %Total | %Change |
| Domestic Equity | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| International/Global Equity | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Stock/Bond Blend | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Taxable Bond | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Municipal Bond | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Short Term/Money Market | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Specialty/Other | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Trust Funds | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Peer Group Descriptions for Fiduciary & Related Services:

Peer Number

FDIC Certificate # 19559
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 11 / 232856
 County: BROWN

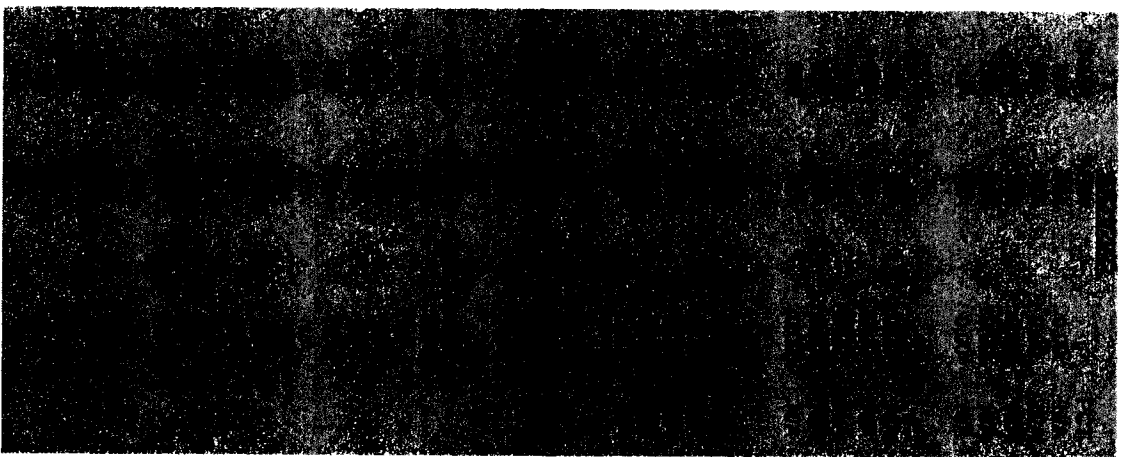
TEXASBANK: BROWNWOOD, TX
 Fiduciary & Related Services--Page 1A

Fiduciary Services-b
 03/29/2023 03:05:08 PM

| | (\$'000) | 06/30/2022 | | PCT | | (\$'000) | 12/31/2021 | | PCT |
|---|----------|------------|---------|-----|--|----------|------------|---------|-----|
| | | %Rev | %Change | | | | %Rev | %Change | |
| Gross Fiduciary Losses - Managed | | | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Total Gross Managed Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Gross Fiduciary Losses - Non Managed | | | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.35 | N/A |
| Total Gross Non Managed Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Net Fiduciary Losses - ALL | | | | | | | | | |
| Personal Trust and Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| EB & Retirement Related Trust & Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.00 | N/A |
| Inv Mgmt & Inv Advisory Agency | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Other Fiduciary | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.35 | N/A |
| Total Net Losses | N/A | N/A | 0.00 | N/A | | N/A | N/A | 0.01 | N/A |
| Corporate Trust and Agency | | | | | | | | | |
| Corporate and Muni Trusteeships | (\$'000) | #ISS | %Change | | | (\$'000) | #ISS | %Change | |
| Issues in Default | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| All Other Corporate | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Managed Assets in Fiduciary Accts | | | | | | | | | |
| Noninterest-Bearing Deposits | (\$'000) | %Total | %Change | | | (\$'000) | %Total | %Change | |
| Interest-Bearing Deposits | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| U.S. Treasury & Agency | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| State, County & Municipal | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Money Market Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Equity Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Mutual Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Common & Collective Funds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Short-Term Obligations | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Notes and Bonds | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Unregistered Funds & Private Equity | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Other Common & Preferred Stocks | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Real Estate Mortgages | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Real Estate | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Miscellaneous Assets | N/A | N/A | N/A | | | N/A | N/A | N/A | |
| Total Managed Assets | N/A | N/A | N/A | | | N/A | N/A | N/A | |

Memo: Fiduciary Assets in Advised or Sponsored Mutual Funds
 Peer Group Descriptions for Fiduciary & Related Services:

N/A Peer Number



Federal Financial Institutions Examination Council



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

| | |
|-------------------------|-------------------|
| Institution Name | TEXASBANK |
| City | BROWNWOOD |
| State | TX |
| Zip Code | 768012930 |
| Call Report Report Date | 12/31/2022 |
| Report Type | 051 |
| RSSD-ID | 232856 |
| FDIC Certificate Number | 19559 |
| OCC Charter Number | 0 |
| ABA Routing Number | 111902424 |
| Last updated on | 1/30/2023 |



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

Report at the close of business December 31, 2022

(20221231) (RCON 9999)

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

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 non member banks and three directors for state member banks, national banks, and savings associations.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

FDIC Certificate Number 19559 (RSSD 9050)

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

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.

- (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 datacollection (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 in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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.

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.

TEXASBANK

Legal Title of Bank (RSSD 9017)

BROWNWOOD

City (RSSD 9130)

TX

State Abbreviation (RSSD 9200)

76801-2930

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

CONF
Area Code / Phone Number / Extension (TEXT C493)

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

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

CONF
Area Code / FAX Number (TEXT 9116)

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C369)

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

CONF
Area Code / Phone Number / Extension (TEXT C374)

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income

a. Chief Financial Officer (or Equivalent) Signing the Reports

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|------|--|
| | | |
| TEXTC490 | CONF | |
| TEXTC491 | CONF | |
| TEXTC492 | CONF | |
| TEXTC493 | CONF | |
| TEXTC494 | CONF | |

- 1.
- 1.a.
- 1.a.1.
- 1.a.2.
- 1.a.3.
- 1.a.4.
- 1.a.5.

b. Other Person to Whom Questions about the Reports Should be Directed

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|------|--|
| | | |
| TEXTC495 | CONF | |
| TEXTC496 | CONF | |
| TEXT4086 | CONF | |
| TEXT8902 | CONF | |
| TEXT9116 | CONF | |

- 1.b.
- 1.b.1.
- 1.b.2.
- 1.b.3.
- 1.b.4.
- 1.b.5.

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

- a. Name and Title.....
- b. E-mail Address.....
- c. Telephone.....
- d. FAX.....

| | | |
|----------|------|--|
| | | |
| TEXTB962 | CONF | |
| TEXTB926 | CONF | |
| TEXTB963 | CONF | |
| TEXTB964 | CONF | |

- 2.
- 2.a.
- 2.b.
- 2.c.
- 2.d.

3. Emergency Contact Information

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|------|--|
| | | |
| TEXTC366 | CONF | |
| TEXTC367 | CONF | |
| TEXTC368 | CONF | |
| TEXTC369 | CONF | |
| TEXTC370 | CONF | |

- 3.
- 3.a.
- 3.a.1.
- 3.a.2.
- 3.a.3.
- 3.a.4.
- 3.a.5.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|------|--|
| | | |
| TEXTC371 | CONF | |
| TEXTC372 | CONF | |
| TEXTC373 | CONF | |
| TEXTC374 | CONF | |
| TEXTC375 | CONF | |

- 3.b.
- 3.b.1.
- 3.b.2.
- 3.b.3.
- 3.b.4.
- 3.b.5.

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

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|------|--|
| | | |
| TEXTC437 | CONF | |
| TEXTC438 | CONF | |
| TEXTC439 | CONF | |
| TEXTC440 | CONF | |

- 4.
- 4.a.
- 4.a.1.
- 4.a.2.
- 4.a.3.
- 4.a.4.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|------|--|
| | | |
| TEXTC442 | CONF | |
| TEXTC443 | CONF | |
| TEXTC444 | CONF | |
| TEXTC445 | CONF | |

- 4.b.
- 4.b.1.
- 4.b.2.
- 4.b.3.
- 4.b.4.

c. Third Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|------|--|
| | | |
| TEXTC870 | CONF | |
| TEXTC871 | CONF | |
| TEXTC872 | CONF | |
| TEXTC873 | CONF | |

- 4.c.
- 4.c.1.
- 4.c.2.
- 4.c.3.
- 4.c.4.

d. Fourth Contact

- 1. Name.....

| | | |
|----------|------|--|
| | | |
| TEXTC875 | CONF | |

- 4.d.
- 4.d.1.

Dollar amounts in thousands

| | | | |
|--|----------|------|--------|
| 2. Title..... | TEXTC876 | CONF | 4.d.2. |
| 3. E-mail Address..... | TEXTC877 | CONF | 4.d.3. |
| 4. Telephone..... | TEXTC878 | CONF | 4.d.4. |
| 5. Chief Executive Officer Contact Information | | | 5. |
| a. Chief Executive Officer | | | 5.a. |
| 1. Name..... | TEXTFT42 | CONF | 5.a.1. |
| 2. E-mail Address..... | TEXTFT44 | CONF | 5.a.2. |
| 3. Telephone..... | TEXTFT43 | CONF | 5.a.3. |
| 4. FAX..... | TEXTFT45 | CONF | 5.a.4. |

Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Interest income: | | | 1. |
| a. Interest and fee income on loans: | | | 1.a. |
| 1. Loans secured by real estate: | | | 1.a.1. |
| a. Loans secured by 1-4 family residential properties..... | RIAD4435 | 45,096 | 1.a.1.a. |
| b. All other loans secured by real estate..... | RIAD4436 | 24,168 | 1.a.1.b. |
| 2. Commercial and industrial loans..... | RIAD4012 | 2,051 | 1.a.2. |
| 3. Loans to individuals for household, family, and other personal expenditures: | | | 1.a.3. |
| a. Credit cards..... | RIADB485 | 0 | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RIADB486 | 367 | 1.a.3.b. |
| 4. Not applicable | | | 1.a.4. |
| 5. All other loans ¹ | RIAD4058 | 222 | 1.a.5. |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))..... | RIAD4010 | 71,904 | 1.a.6. |
| b. Income from lease financing receivables..... | RIAD4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions ² | RIAD4115 | 1,951 | 1.c. |
| d. Interest and dividend income on securities: | | | 1.d. |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..... | RIADB488 | 91 | 1.d.1. |
| 2. Mortgage-backed securities..... | RIADB489 | 595 | 1.d.2. |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.)..... | RIAD4060 | 639 | 1.d.3. |
| e. Not applicable | | | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell..... | RIAD4020 | 0 | 1.f. |
| g. Other interest income..... | RIAD4518 | 1,135 | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g.)..... | RIAD4107 | 76,315 | 1.h. |
| 2. Interest expense: | | | 2. |
| a. Interest on deposits: | | | 2.a. |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 128 | 2.a.1. |
| 2. Nontransaction accounts: | | | 2.a.2. |
| a. Savings deposits (includes MMDAs)..... | RIAD0093 | 6,479 | 2.a.2.a. |
| b. Time deposits of \$250,000 or less..... | RIADHK03 | 2,425 | 2.a.2.b. |
| c. Time deposits of more than \$250,000..... | RIADHK04 | 594 | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase..... | RIAD4180 | 49 | 2.b. |
| c. Other interest expense..... | RIADGW44 | 200 | 2.c. |
| d. Not applicable | | | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.c.)..... | RIAD4073 | 9,875 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e.)..... | RIAD4074 | 66,440 | 3. |
| 4. Provision for loan and lease losses ³ | RIADJJ33 | 2,943 | 4. |
| 5. Noninterest income: | | | 5. |
| a. Income from fiduciary activities ² | RIAD4070 | 0 | 5.a. |
| b. Service charges on deposit accounts..... | RIAD4080 | 1,364 | 5.b. |
| c. Not applicable | | | 5.c. |
| d. Income from securities-related and insurance activities | | | 5.d. |
| 1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities..... | RIADHT73 | 0 | 5.d.1. |

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

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|---------|--------|
| 2. Income from insurance activities ³ | RIADHT74 | 5 | 5.d.2. |
| e. Not applicable | | | 5.e. |
| f. Net servicing fees..... | RIADB492 | 4,514 | 5.f. |
| g. Not applicable | | | 5.g. |
| h. Not applicable | | | 5.h. |
| i. Net gains (losses) on sales of loans and leases..... | RIAD5416 | 6,047 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | RIAD5415 | -119 | 5.j. |
| k. Net gains (losses) on sales of other assets ³ | RIADB496 | 0 | 5.k. |
| l. Other noninterest income [*] | RIADB497 | 9,516 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l)..... | RIAD4079 | 21,327 | 5.m. |
| 6. Not available | | | 6. |
| a. Realized gains (losses) on held-to-maturity securities..... | RIAD3521 | 0 | 6.a. |
| b. Realized gains (losses) on available-for-sale debt securities..... | RIAD3196 | 0 | 6.b. |
| 7. Noninterest expense: | | | 7. |
| a. Salaries and employee benefits..... | RIAD4135 | 32,118 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | RIAD4217 | 2,786 | 7.b. |
| c. Not available | | | 7.c. |
| 1. Goodwill impairment losses..... | RIADC216 | 0 | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets..... | RIADC232 | 0 | 7.c.2. |
| d. Other noninterest expense [*] | RIAD4092 | 12,338 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d)..... | RIAD4093 | 47,242 | 7.e. |
| 8. Not available | | | 8. |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 37,582 | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴ | RIADHT70 | 0 | 8.b. |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)..... | RIAD4301 | 37,582 | 8.c. |
| 9. Applicable income taxes (on item 8.c)..... | RIAD4302 | 0 | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9)..... | RIAD4300 | 37,582 | 10. |
| 11. Discontinued operations, net of applicable income taxes [*] | RIADFT28 | 0 | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..... | RIADG104 | 37,582 | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)..... | RIADG103 | 0 | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13)..... | RIAD4340 | 37,582 | 14. |
| 1. Not applicable | | | M.1. |
| 2. Not applicable | | | 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)..... | RIAD4313 | 80 | M.3. |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))..... | RIAD4507 | 639 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... | RIAD4150 | 293 | M.5. |
| Memorandum item 6 is to be completed by: * 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)) ¹ | RIAD4024 | 142 | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ² | RIAD9106 | 0000000 | M.7. |

3. Includes underwriting income from insurance and reinsurance activities.
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
*. Describe on Schedule RI-E - Explanations.
*. Describe on Schedule RI-E - Explanations.
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
*. Describe on Schedule RI-E - Explanations.
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 in the June 30, 2018, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.

Dollar amounts in thousands

| | | | |
|---|----------|-----|---------|
| 8. Not applicable | | | M.8. |
| 9. Not applicable | | | M.9. |
| 10. Not applicable | | | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?..... | RIADA530 | Yes | M.11. |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i> | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))..... | RIADF228 | NR | M.12. |
| 13. Not applicable | | | M.13. |
| <i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i> | | | |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ³ | RIADJ321 | 0 | M.14. |
| <i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total 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..... | RIADH032 | NR | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH033 | NR | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | NR | M.15.c. |
| d. All other service charges on deposit accounts..... | RIADH035 | NR | M.15.d. |

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|---------|-----|
| 1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD3217 | 83,862 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *..... | RIADB507 | 0 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2)..... | RIADB508 | 83,862 | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)..... | RIAD4340 | 37,582 | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..... | RIADB509 | 0 | 5. |
| 6. Treasury stock transactions, net..... | RIADB510 | 0 | 6. |
| 7. Changes incident to business combinations, net..... | RIAD4356 | 79,188 | 7. |
| 8. LESS: Cash dividends declared on preferred stock..... | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock..... | RIAD4460 | 6,044 | 9. |
| 10. Other comprehensive income ¹ | RIADB511 | -5,753 | 10. |
| 11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)..... | RIAD4415 | 0 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).. | RIAD3210 | 188,835 | 12. |

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

*. 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.

*. Describe on Schedule RI-E - Explanations.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 051)

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

| Dollar amounts in thousands | | (Column A) Charge-offs Calendar year-to-date | | (Column B) Recoveries Calendar year-to-date | |
|--|----------|---|----------|--|----------|
| 1. Loans secured by real estate: | | | | | 1. |
| a. Construction, land development, and other land loans: | | | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 0 | RIADC894 | 0 | 1.a.2. |
| b. Secured by farmland..... | RIAD3584 | 0 | RIAD3585 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RIAD5411 | 0 | RIAD5412 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. |
| a. Secured by first liens..... | RIADC234 | 0 | RIADC217 | 3 | 1.c.2.a. |
| b. Secured by junior liens..... | RIADC235 | 0 | RIADC218 | 0 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RIADC895 | 0 | RIADC896 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RIADC897 | 57 | RIADC898 | 143 | 1.e.2. |
| 2. Not applicable | | | | | 2. |
| 3. Not applicable | | | | | 3. |
| 4. Commercial and industrial loans..... | RIAD4638 | 7 | RIAD4608 | 5 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | 5. |
| a. Credit cards..... | RIADB514 | 0 | RIADB515 | 0 | 5.a. |
| b. Automobile loans..... | RIADK129 | 0 | RIADK133 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | 112 | RIADK206 | 24 | 5.c. |
| 6. Not applicable | | | | | 6. |
| 7. All other loans ² | RIAD4644 | 0 | RIAD4628 | 0 | 7. |
| 8. Lease financing receivables..... | RIAD4266 | 0 | RIAD4267 | 0 | 8. |
| 9. Total (sum of items 1 through 8)..... | RIAD4635 | 176 | RIAD4605 | 175 | 9. |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above..... | RIAD5409 | 0 | RIAD5410 | 0 | M.1. |
| 2. Not applicable | | | | | M.2. |
| <i>Memorandum item 3 are to be completed by:</i> | | | | | |
| <i>* banks with \$300 million or more in total assets, and</i> | | | | | |
| <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i> | | | | | |
| 3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) ² | RIAD4655 | 0 | RIAD4665 | 0 | M.3. |

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
 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, 2018, Report of Condition.

Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051)

| 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 | |
|--|---|--------|---|--------|---|--------|
| | Code | Amount | Code | Amount | Code | Amount |
| 1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 | 5,099 | RIADJH88 | NR | RIADJH94 | NR |
| 2. Recoveries (column A must equal Part I, item 9, column B, above)..... | RIAD4605 | 175 | RIADJH89 | NR | RIADJH95 | NR |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)..... | RIADC079 | 176 | RIADJH92 | NR | RIADJH98 | NR |
| 4. LESS: Write-downs arising from transfers of financial assets ³ | RIAD5523 | 0 | RIADJJ00 | NR | RIADJJ01 | NR |
| 5. Provisions for credit losses ⁴ | RIAD4230 | 2,943 | RIADJH90 | NR | RIADJH96 | NR |
| 6. Adjustments (see instructions for this schedule) [*] | RIADC233 | 8,341 | RIADJH91 | NR | RIADJH97 | NR |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)..... | RIAD3123 | 16,382 | RIADJH93 | NR | RIADJH99 | NR |

| Dollar amounts in thousands | | |
|---|----------|---------|
| 1. Not applicable | | M.1. |
| 2. Not applicable | | M.2. |
| 3. Not applicable | | M.3. |
| 4. Not applicable | | M.4. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ ... | RIADJJ02 | NR M.5. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ ... | RCONJJ03 | NR M.6. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures..... | RIADMG93 | NR M.7. |

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
 4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
 *. Describe on Schedule RI-E - Explanations.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 051)

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | | (Column A) Recorded Investment | | (Column B) Allowance Balance | |
|--|----------|--------------------------------|----------|------------------------------|------|
| 1. Real estate loans: | | | | | |
| a. Construction loans..... | RCONJJ04 | NR | RCONJJ12 | NR | 1.a. |
| b. Commercial real estate loans..... | RCONJJ05 | NR | RCONJJ13 | NR | 1.b. |
| c. Residential real estate loans..... | RCONJJ06 | NR | RCONJJ14 | NR | 1.c. |
| 2. Commercial loans ³ | RCONJJ07 | NR | RCONJJ15 | NR | 2. |
| 3. Credit cards..... | RCONJJ08 | NR | RCONJJ16 | NR | 3. |
| 4. Other consumer loans..... | RCONJJ09 | NR | RCONJJ17 | NR | 4. |
| 5. Unallocated, if any..... | | | RCONJJ18 | NR | 5. |
| 6. Total (sum of items 1.a through 5) ⁴ | RCONJJ11 | NR | RCONJJ19 | NR | 6. |

| Dollar amounts in thousands | | | | |
|---|----------|--|----|-----|
| 7. Securities issued by states and political subdivisions in the U.S..... | RCONJJ20 | | NR | 7. |
| 8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)..... | RCONJJ21 | | NR | 8. |
| 9. Asset-backed securities and structured financial products..... | RCONJJ23 | | NR | 9. |
| 10. Other debt securities..... | RCONJJ24 | | NR | 10. |
| 11. Total (sum of items 7 through 10) ⁶ | RCONJJ25 | | NR | 11. |

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

Schedule RI-E - Explanations (Form Type - 051)

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

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

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar amounts in thousands

| | | 1. | |
|--|----------|-------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l: | | | |
| a. Income and fees from the printing and sale of checks..... | RIADC013 | 0 | 1.a. |
| b. Earnings on/increase in value of cash surrender value of life insurance..... | RIADC014 | 0 | 1.b. |
| c. Income and fees from automated teller machines (ATMs)..... | RIADC016 | 0 | 1.c. |
| d. Rent and other income from other real estate owned..... | RIAD4042 | 0 | 1.d. |
| e. Safe deposit box rent..... | RIADC015 | 0 | 1.e. |
| f. Bank card and credit card interchange fees..... | RIADF555 | 3,350 | 1.f. |
| g. Income and fees from wire transfers..... | RIADT047 | 0 | 1.g. |
| h. Disclose component and the dollar amount of that component: | | | 1.h. |
| (TEXT4461) Life Insurance Proceeds | RIAD4461 | 2,191 | 1.h.1. |
| i. Disclose component and the dollar amount of that component: | | | 1.i. |
| (TEXT4462) Miscellaneous Loan Fees | RIAD4462 | 3,195 | 1.i.1. |
| j. Disclose component and the dollar amount of that component: | | | 1.j. |
| (TEXT4463) NR | RIAD4463 | 0 | 1.j.1. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d: | | | 2. |
| a. Data processing expenses..... | RIADC017 | 3,227 | 2.a. |
| b. Advertising and marketing expenses..... | RIAD0497 | 0 | 2.b. |
| c. Directors' fees..... | RIAD4136 | 0 | 2.c. |
| d. Printing, stationery, and supplies..... | RIADC018 | 0 | 2.d. |
| e. Postage..... | RIAD8403 | 0 | 2.e. |
| f. Legal fees and expenses..... | RIAD4141 | 0 | 2.f. |
| g. FDIC deposit insurance assessments..... | RIAD4146 | CONF | 2.g. |
| h. Accounting and auditing expenses..... | RIADF556 | 0 | 2.h. |
| i. Consulting and advisory expenses..... | RIADF557 | 0 | 2.i. |
| j. Automated teller machine (ATM) and interchange expenses..... | RIADF558 | 2,114 | 2.j. |
| k. Telecommunications expenses..... | RIADF559 | 0 | 2.k. |
| l. Other real estate owned expenses..... | RIADY923 | 0 | 2.l. |
| m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)..... | RIADY924 | 0 | 2.m. |
| n. Disclose component and the dollar amount of that component: | | | 2.n. |
| (TEXT4464) Mortgage Fees | RIAD4464 | 1,383 | 2.n.1. |
| o. Disclose component and the dollar amount of that component: | | | 2.o. |
| (TEXT4467) NR | RIAD4467 | 0 | 2.o.1. |
| p. Disclose component and the dollar amount of that component: | | | 2.p. |
| (TEXT4468) NR | RIAD4468 | 0 | 2.p.1. |
| 3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation): | | | 3. |
| a. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.a. |
| (TEXTFT29) NR | RIADFT29 | 0 | 3.a.1. |
| 3. Applicable income tax effect..... | RIADFT30 | 0 | 3.a.3. |
| b. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.b. |
| (TEXTFT31) NR | RIADFT31 | 0 | 3.b.1. |
| 3. Applicable income tax effect..... | RIADFT32 | 0 | 3.b.3. |
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | 4. |

Dollar amounts in thousands

| | | | |
|--|----------|--------------------------------------|--------|
| a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹ | RIADJJ26 | NR | 4.a. |
| b. Effect of adoption of lease accounting standard - ASC Topic 842..... | RIADKW17 | NR | 4.b. |
| c. Disclose component and the dollar amount of that component: | | | 4.c. |
| (TEXTB526) NR | RIADB526 | 0 | 4.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 4.d. |
| (TEXTB527) NR | RIADB527 | 0 | 4.d.1. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | 5. |
| a. Disclose component and the dollar amount of that component: | | | 5.a. |
| (TEXT4498) NR | RIAD4498 | 0 | 5.a.1. |
| b. Disclose component and the dollar amount of that component: | | | 5.b. |
| (TEXT4499) NR | RIAD4499 | 0 | 5.b.1. |
| 6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): ³ | | | 6. |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹ | RIADJJ27 | NR | 6.a. |
| b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹ | RIADJJ28 | NR | 6.b. |
| c. Disclose component and the dollar amount of that component: | | | 6.c. |
| (TEXT4521) Texas Bank Financial's 12-31-21 balance | RIAD4521 | 8,341 | 6.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 6.d. |
| (TEXT4522) NR | RIAD4522 | 0 | 6.d.1. |
| 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): | | | 7. |
| a. Comments?..... | RIAD4769 | Yes | 7.a. |
| b. Other explanations (please type or print clearly; 750 character limit):..... | TEXT4769 | Click here for value | 7.b. |

(TEXT4769) TexasBank merged with Texas Bank Financial in January 2022.

1. Only institutions that have adopted ASU 2016-13 should report an amount in item 4.a, if applicable.
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.

Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|---------|
| 1. Cash and balances due from depository institutions: | | | 1. |
| a. Noninterest-bearing balances and currency and coin ¹ | RCON0081 | 14,305 | 1.a. |
| b. Interest-bearing balances ² | RCON0071 | 176,342 | 1.b. |
| 2. Securities: | | | 2. |
| a. Held-to-maturity securities (from Schedule RC-B, column A) ³ | RCONJJ34 | 49,298 | 2.a. |
| b. Available-for-sale debt securities (from Schedule RC-B, column D)..... | RCON1773 | 32,085 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading ⁴ | RCONJA22 | 0 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | 3. |
| a. Federal funds sold..... | RCONB987 | 0 | 3.a. |
| b. Securities purchased under agreements to resell ⁵ | RCONB989 | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | 4. |
| a. Loans and leases held for sale..... | RCON5369 | 8,925 | 4.a. |
| b. Loans and leases held for investment..... | RCONB528 | 1,412,993 | 4.b. |
| c. LESS: Allowance for loan and lease losses ⁷ | RCON3123 | 16,382 | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)..... | RCONB529 | 1,396,611 | 4.d. |
| 5. Trading assets..... | RCON3545 | 0 | 5. |
| 6. Premises and fixed assets (including capitalized leases)..... | RCON2145 | 11,309 | 6. |
| 7. Other real estate owned (from Schedule RC-M)..... | RCON2150 | 378 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies..... | RCON2130 | 0 | 8. |
| 9. Direct and indirect investments in real estate ventures..... | RCON3656 | 0 | 9. |
| 10. Intangible assets (from Schedule RC-M)..... | RCON2143 | 8,054 | 10. |
| 11. Other assets (from Schedule RC-F) ⁶ | RCON2160 | 18,223 | 11. |
| 12. Total assets (sum of items 1 through 11)..... | RCON2170 | 1,715,530 | 12. |
| 13. Deposits: | | | 13. |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)..... | RCON2200 | 1,469,162 | 13.a. |
| 1. Noninterest-bearing ⁸ | RCON6631 | 358,803 | 13.a.1. |
| 2. Interest-bearing..... | RCON6636 | 1,110,359 | 13.a.2. |
| b. Not applicable..... | | | 13.b. |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | 14. |
| a. Federal funds purchased ⁹ | RCONB993 | 0 | 14.a. |
| b. Securities sold under agreements to repurchase ¹⁰ | RCONB995 | 0 | 14.b. |
| 15. Trading liabilities..... | RCON3548 | 0 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)..... | RCON3190 | 50,000 | 16. |
| 17. Not applicable..... | | | 17. |
| 18. Not applicable..... | | | 18. |
| 19. Subordinated notes and debentures ¹¹ | RCON3200 | 0 | 19. |
| 20. Other liabilities (from Schedule RC-G)..... | RCON2930 | 7,533 | 20. |
| 21. Total liabilities (sum of items 13 through 20)..... | RCON2948 | 1,526,695 | 21. |

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions that have adopted ASU 2016-13 should report in item 2.a. amounts net of any applicable allowance for credit losses, and should equal to 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.
7. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
6. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
8. Includes noninterest-bearing demand, time, and savings deposits.
9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
10. Includes all securities repurchase agreements, regardless of maturity.
11. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 22. Not applicable | | | 22. |
| 23. Perpetual preferred stock and related surplus..... | RCON3838 | 0 | 23. |
| 24. Common stock..... | RCON3230 | 1,250 | 24. |
| 25. Surplus (exclude all surplus related to preferred stock)..... | RCON3839 | 21,014 | 25. |
| 26. Not available | | | 26. |
| a. Retained earnings..... | RCON3632 | 172,671 | 26.a. |
| b. Accumulated other comprehensive income ¹ | RCONB530 | -6,100 | 26.b. |
| c. Other equity capital components ² | RCONA130 | 0 | 26.c. |
| 27. Not available | | | 27. |
| a. Total bank equity capital (sum of items 23 through 26.c.)..... | RCON3210 | 188,835 | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries..... | RCON3000 | 0 | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b)..... | RCONG105 | 188,835 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | RCON3300 | 1,715,530 | 29. |
| <i>To be reported with the March Report of Condition.</i> | | | |
| <i>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.</i> | | | |
| <i>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.</i> | | | |
| <i>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).</i> | | | |
| <i>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).</i> | | | |
| <i>3 = This number is not to be used.</i> | | | |
| <i>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)</i> | | | |
| <i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i> | | | |
| <i>6 = Review of the bank's financial statements by external auditors</i> | | | |
| <i>7 = Compilation of the bank's financial statements by external auditors</i> | | | |
| <i>8 = Other audit procedures (excluding tax preparation work)</i> | | | |
| <i>9 = No external audit work</i> | | | |
| 1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021..... | | | |
| <i>To be reported with the March Report of Condition.</i> | | | |
| 2. Bank's fiscal year-end date (report the date in MMDD format)..... | RCON6724 | NR | M.1. |
| | RCON8678 | NR | M.2. |

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

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

Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

| Dollar amounts in thousands | | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | | | | |
|---|----------|--|--|--|--|--------|----------|--------|---------|
| 1. U.S. Treasury securities..... | RCON0211 | 0 | RCON0213 | 0 | RCON1286 | 4,951 | RCON1287 | 4,791 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹ | RCONHT50 | 0 | RCONHT51 | 0 | RCONHT52 | 262 | RCONHT53 | 234 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S..... | RCON8496 | 25,248 | RCON8497 | 24,399 | RCON8498 | 0 | RCON8499 | 0 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | 4. |
| a. Residential mortgage pass-through securities: | | | | | | | | | 4.a. |
| 1. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONHT54 | 0 | RCONHT55 | 0 | RCONHT56 | 12,634 | RCONHT57 | 10,868 | 4.a.1. |
| 2. Other pass-through securities..... | RCONG308 | 0 | RCONG309 | 0 | RCONG310 | 0 | RCONG311 | 0 | 4.a.2. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | | | | | 4.b. |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG312 | 0 | RCONG313 | 0 | RCONG314 | 20,338 | RCONG315 | 16,192 | 4.b.1. |
| 2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG316 | 0 | RCONG317 | 0 | RCONG318 | 0 | RCONG319 | 0 | 4.b.2. |
| 3. All other residential MBS..... | RCONG320 | 0 | RCONG321 | 0 | RCONG322 | 0 | RCONG323 | 0 | 4.b.3. |
| c. Commercial MBS: | | | | | | | | | 4.c. |
| 1. Commercial mortgage pass-through securities: | | | | | | | | | 4.c.1. |
| a. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONK142 | 0 | RCONK143 | 0 | RCONK144 | 0 | RCONK145 | 0 | 4.c.1a. |
| b. Other pass-through securities..... | RCONK146 | 0 | RCONK147 | 0 | RCONK148 | 0 | RCONK149 | 0 | 4.c.1b. |
| 2. Other commercial MBS: | | | | | | | | | 4.c.2. |
| a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONK150 | 0 | RCONK151 | 0 | RCONK152 | 0 | RCONK153 | 0 | 4.c.2a. |
| b. All other commercial MBS..... | RCONK154 | 0 | RCONK155 | 0 | RCONK156 | 0 | RCONK157 | 0 | 4.c.2b. |
| 5. Asset-backed securities and structured financial products: | | | | | | | | | 5. |
| a. Asset-backed securities (ABS)..... | RCONC026 | 0 | RCONC988 | 0 | RCONC989 | 0 | RCONC027 | 0 | 5.a. |
| b. Structured financial products..... | RCONHT58 | 0 | RCONHT59 | 0 | RCONHT60 | 0 | RCONHT61 | 0 | 5.b. |
| 6. Other debt securities: | | | | | | | | | 6. |
| a. Other domestic debt securities..... | RCON1737 | 24,050 | RCON1738 | 22,550 | RCON1739 | 0 | RCON1741 | 0 | 6.a. |
| b. Other foreign debt securities..... | RCON1742 | 0 | RCON1743 | 0 | RCON1744 | 0 | RCON1746 | 0 | 6.b. |
| 7. Unallocated portfolio layer fair value hedge basis adjustments... | | | | | RCONMG95 | NR | | | 7. |
| 8. Total (sum of items 1 through 7) ² | RCON1754 | 49,298 | RCON1771 | 46,949 | RCON1772 | 38,185 | RCON1773 | 32,085 | 8. |

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Pledged securities ¹ | RCON0416 | 27,082 | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹ | | | M.2. |
| 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 | | | M.2.a. |
| 1. Three months or less | RCONA549 | 240 | M.2.a.1. |
| 2. Over three months through 12 months | RCONA550 | 0 | M.2.a.2. |
| 3. Over one year through three years | RCONA551 | 10,002 | M.2.a.3. |
| 4. Over three years through five years | RCONA552 | 2,250 | M.2.a.4. |
| 5. Over five years through 15 years | RCONA553 | 20,034 | M.2.a.5. |
| 6. Over 15 years | RCONA554 | 21,798 | 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 | | | M.2.b. |
| 1. Three months or less | RCONA555 | 355 | M.2.b.1. |
| 2. Over three months through 12 months | RCONA556 | 406 | M.2.b.2. |
| 3. Over one year through three years | RCONA557 | 0 | M.2.b.3. |
| 4. Over three years through five years | RCONA558 | 250 | M.2.b.4. |
| 5. Over five years through 15 years | RCONA559 | 2,751 | M.2.b.5. |
| 6. Over 15 years | RCONA560 | 7,105 | 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 | | | M.2.c. |
| 1. Three years or less | RCONA561 | 0 | M.2.c.1. |
| 2. Over three years | RCONA562 | 16,192 | M.2.c.2. |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) | RCONA248 | 244 | 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) | RCON1778 | 0 | M.3. |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): | | | M.4. |
| a. Amortized cost | RCON8782 | 24,050 | M.4.a. |
| b. Fair value | RCON8783 | 22,550 | M.4.b. |

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

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

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

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.

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.

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

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

Schedule RC-C Part I - Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Loans secured by real estate: | | | 1. |
| a. Construction, land development, and other land loans: | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RCONF158 | 62,459 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF159 | 162,961 | 1.a.2. |
| b. Secured by farmland (including farm residential and other improvements)..... | RCON1420 | 68,019 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON1797 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | 1.c.2. |
| a. Secured by first liens..... | RCON5367 | 724,255 | 1.c.2.a. |
| b. Secured by junior liens..... | RCON5368 | 3,881 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | RCON1460 | 22,496 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF160 | 103,329 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF161 | 217,912 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCON1288 | NR | 2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCON1590 | 1,975 | 3. |
| 4. Commercial and industrial loans..... | RCON1766 | 43,863 | 4. |
| 5. Not applicable | | | 5. |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | 6. |
| a. Credit cards..... | RCONB538 | 0 | 6.a. |
| b. Other revolving credit plans..... | RCONB539 | 0 | 6.b. |
| c. Automobile loans..... | RCONK137 | 3,150 | 6.c. |
| d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)..... | RCONK207 | 3,468 | 6.d. |
| 7. Not applicable | | | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S..... | RCON2107 | 4,027 | 8. |
| 9. Loans to nondepository financial institutions and other loans: | | | 9. |
| a. Loans to nondepository financial institutions..... | RCONJ454 | 0 | 9.a. |
| b. Other loans..... | RCONJ464 | 122 | 9.b. |
| 10. Lease financing receivables (net of unearned income)..... | RCON2165 | 0 | 10. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above..... | RCON2123 | 0 | 11. |
| 12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)..... | RCON2122 | 1,421,917 | 12. |

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. 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.....

2. Other construction loans and all land development and other land loans.....

b. Loans secured by 1-4 family residential properties.....

c. Secured by multifamily (5 or more) residential properties.....

d. Secured by nonfarm nonresidential properties:

1. Loans secured by owner-occupied nonfarm nonresidential properties.....

2. Loans secured by other nonfarm nonresidential properties.....

e. Commercial and industrial loans.....

f. All other loans (include loans to individuals for household, family, and other personal expenditures).....

1. Loans secured by farmland.....

2. Not applicable

3. Not applicable

4. Loans to individuals for household, family, and other personal expenditures:

a. Credit cards.....

b. Automobile loans.....

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....

Memorandum item 1.f.(5) is to be completed by:

* 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 farmers¹.....

g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):

a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:^{1, 2}

1. Three months or less.....

2. Over three months through 12 months.....

3. Over one year through three years.....

4. Over three years through five years.....

5. Over five years through 15 years.....

6. Over 15 years.....

b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:^{1, 3}

1. Three months or less.....

2. Over three months through 12 months.....

3. Over one year through three years.....

4. Over three years through five years.....

5. Over five years through 15 years.....

6. Over 15 years.....

c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....

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 9⁴.....

| | | | |
|----------|---------|--|------------|
| | | | M.1. |
| | | | M.1.a. |
| RCONK158 | 0 | | M.1.a.1. |
| RCONK159 | 0 | | M.1.a.2. |
| RCONF576 | 46 | | M.1.b. |
| RCONK160 | 0 | | M.1.c. |
| | | | M.1.d. |
| RCONK161 | 0 | | M.1.d.1. |
| RCONK162 | 0 | | M.1.d.2. |
| RCONK256 | 0 | | M.1.e. |
| RCONK165 | 0 | | M.1.f. |
| RCONK166 | 0 | | M.1.f.1. |
| | | | M.1.f.2. |
| | | | M.1.f.3. |
| | | | M.1.f.4. |
| RCONK098 | 0 | | M.1.f.4.a. |
| RCONK203 | 0 | | M.1.f.4.b. |
| RCONK204 | 0 | | M.1.f.4.c. |
| RCONK168 | 0 | | M.1.f.5. |
| RCONHK25 | 46 | | M.1.g. |
| | | | M.2. |
| | | | M.2.a. |
| RCONA564 | 4,737 | | M.2.a.1. |
| RCONA565 | 15,573 | | M.2.a.2. |
| RCONA566 | 15,885 | | M.2.a.3. |
| RCONA567 | 52,293 | | M.2.a.4. |
| RCONA568 | 240,895 | | M.2.a.5. |
| RCONA569 | 391,940 | | M.2.a.6. |
| | | | M.2.b. |
| RCONA570 | 72,264 | | M.2.b.1. |
| RCONA571 | 141,890 | | M.2.b.2. |
| RCONA572 | 164,799 | | M.2.b.3. |
| RCONA573 | 236,181 | | M.2.b.4. |
| RCONA574 | 70,982 | | M.2.b.5. |
| RCONA575 | 11,331 | | M.2.b.6. |
| RCONA247 | 234,464 | | M.2.c. |
| RCON2746 | 0 | | M.3. |

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, 2018, Report of Condition.
 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured.
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....

| | | |
|----------|---------|------|
| RCON5370 | 178,210 | M.4. |
|----------|---------|------|

5. Not applicable

| | | |
|--|--|------|
| | | M.5. |
|--|--|------|

6. Not applicable

| | | |
|--|--|------|
| | | M.6. |
|--|--|------|

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):¹

| | | |
|--|--|------|
| | | M.7. |
|--|--|------|

a. Outstanding balance.....

| | | |
|----------|---|--------|
| RCONC779 | 0 | M.7.a. |
|----------|---|--------|

b. Amount included in Schedule RC-C, Part I, items 1 through 9.....

| | | |
|----------|---|--------|
| RCONC780 | 0 | M.7.b. |
|----------|---|--------|

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:

| | | |
|--|--|------|
| | | M.8. |
|--|--|------|

a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

| | | |
|----------|-----|--------|
| RCONF230 | 250 | M.8.a. |
|----------|-----|--------|

Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

| | | |
|----------|----|--------|
| RCONF231 | 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.....

| | | |
|----------|----|--------|
| RCONF232 | 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)).....

| | | |
|----------|---|------|
| RCONF577 | 0 | M.9. |
|----------|---|------|

10. Not applicable

| | | |
|--|--|-------|
| | | M.10. |
|--|--|-------|

1. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

11. Not applicable

[REDACTED] M.11.

Dollar amounts in thousands

Memorandum item 12 is to be completed semiannually in the June and December reports only.

12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year².

| (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 | |
|--|---------|---|---------|---|---|
| RCONGW45 | 639,530 | RCONGW46 | 639,530 | RCONGW47 | 0 |

M.12.

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.

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).....
- 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)).

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

c. Principal amount of reverse mortgage originations that have been sold during the year:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

Memorandum item 16 is to be completed by all banks in the June and December reports only.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:

- a. Number of Section 4013 loans outstanding.....
- b. Outstanding balance of Section 4013 loans.....

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
| RCONG376 | | NR |
| RIADG377 | | NR |
| RCONG378 | 553,971 | |
| [REDACTED] | [REDACTED] | [REDACTED] |
| RCONJ466 | 0 | |
| RCONJ467 | 0 | |
| [REDACTED] | [REDACTED] | [REDACTED] |
| RCONJ468 | 0 | |
| RCONJ469 | 0 | |
| [REDACTED] | [REDACTED] | [REDACTED] |
| RCONJ470 | 0 | |
| RCONJ471 | 0 | |
| RCONLE75 | 0 | |
| [REDACTED] | [REDACTED] | [REDACTED] |
| RCONLG24 | | CONF |
| RCONLG25 | | CONF |

M.13.

M.13.a.

M.13.b.

M.14.

M.15.

M.15.a.

M.15.a.1.

M.15.a.2.

M.15.b.

M.15.b.1.

M.15.b.2.

M.15.c.

M.15.c.1.

M.15.c.2.

M.16.

M.17.

M.17.a.

M.17.b.

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

| | | | |
|--|----------|----|------|
| 1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")..... | RCON6999 | No | 1. |
| <i>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</i> | | | |
| 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.)..... | RCON5562 | NR | 2.a. |
| b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.)..... | RCON5563 | NR | 2.b. |

Dollar amounts in thousands

| | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | | | |
|---|----------------------------|---|----------|--------|------|
| 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)): | | | 3. | | |
| a. With original amounts of \$100,000 or less..... | RCON5564 | 67 | RCON5565 | 3,045 | 3.a. |
| b. With original amounts of more than \$100,000 through \$250,000..... | RCON5566 | 89 | RCON5567 | 11,368 | 3.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000..... | RCON5568 | 121 | RCON5569 | 50,914 | 3.c. |
| 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4): | | | | | 4. |
| a. With original amounts of \$100,000 or less..... | RCON5570 | 318 | RCON5571 | 7,002 | 4.a. |
| b. With original amounts of more than \$100,000 through \$250,000..... | RCON5572 | 47 | RCON5573 | 5,247 | 4.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000..... | RCON5574 | 11 | RCON5575 | 4,196 | 4.c. |

Dollar amounts in thousands

| | | | |
|---|----------|----|------|
| 5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in 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.")..... | RCON6860 | No | 5. |
| <i>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.</i> | | | |
| 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.)..... | RCON5576 | NR | 6.a. |
| b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)..... | RCON5577 | NR | 6.b. |

Dollar amounts in thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

| | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | |
|----------|----------------------------|---|------|
| | | | 7. |
| RCON5578 | 33 | RCON5579 1,302 | 7.a. |
| RCON5580 | 24 | RCON5581 2,955 | 7.b. |
| RCON5582 | 30 | RCON5583 13,610 | 7.c. |
| | | | 8. |
| RCON5584 | 127 | RCON5585 1,738 | 8.a. |
| RCON5586 | 4 | RCON5587 237 | 8.b. |
| RCON5588 | 0 | RCON5589 0 | 8.c. |

Schedule RC-E - Deposit Liabilities(Form Type - 051)

Dollar amounts in thousands

| | (Column A) Transaction Accounts Total transaction accounts (including total demand deposits) | | (Column B) Transaction Accounts Memo: Total demand deposits (included in column A) | | (Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs) | |
|---|--|---------|--|---------|--|--------------|
| Deposits of: | | | | | | |
| 1. Individuals, partnerships, and corporations..... | RCONB549 | 335,067 | | | RCONB550 | 715,896 1. |
| 2. U.S. Government..... | RCON2202 | 0 | | | RCON2520 | 0 2. |
| 3. States and political subdivisions in the U.S..... | RCON2203 | 30,853 | | | RCON2530 | 43,371 3. |
| 4. Commercial banks and other depository institutions in the U.S..... | RCONB551 | 73,932 | | | RCONB552 | 270,043 4. |
| 5. Banks in foreign countries..... | RCON2213 | 0 | | | RCON2236 | 0 5. |
| 6. Foreign governments and official institutions (including foreign central banks)..... | RCON2216 | 0 | | | RCON2377 | 0 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)..... | RCON2215 | 439,852 | RCON2210 | 439,852 | RCON2385 | 1,029,310 7. |

Dollar amounts in thousands

| | | | |
|--|----------|---------|----------|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| <i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i> | | | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | 16,018 | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | 120,258 | M.1.b. |
| c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ² | RCONHK05 | 120,258 | M.1.c. |
| d. Maturity data for brokered deposits: | | | M.1.d. |
| 1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)..... | RCONHK06 | 66,680 | M.1.d.1. |
| 2. Not applicable | | | M.1.d.2. |
| 3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)..... | RCONK220 | 0 | M.1.d.3. |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only). | RCON5590 | 52,686 | M.1.e. |
| f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits..... | RCONK223 | 0 | M.1.f. |
| g. Total reciprocal deposits (as of the report date)..... | RCONJH83 | 3,335 | M.1.g. |
| <i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i> | | | |
| h. Sweep deposits: | | | M.1.h. |
| 1. Fully insured, affiliate sweep deposits..... | RCONMT87 | 0 | M.1.h.1. |
| 2. Not fully insured, affiliate sweep deposits..... | RCONMT89 | 0 | M.1.h.2. |
| 3. Fully insured, non-affiliate sweep deposits..... | RCONMT91 | 73,762 | M.1.h.3. |
| 4. Not fully insured, non-affiliate sweep deposits..... | RCONMT93 | 0 | M.1.h.4. |
| i. Total sweep deposits that are not brokered deposits..... | RCONMT95 | 73,762 | M.1.i. |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above): | | | M.2. |
| a. Savings deposits: | | | M.2.a. |
| 1. Money market deposit accounts (MMDAs)..... | RCON6810 | 628,779 | M.2.a.1. |
| 2. Other savings deposits (excludes MMDAs)..... | RCON0352 | 99,794 | M.2.a.2. |
| b. Total time deposits of less than \$100,000..... | RCON6648 | 33,082 | M.2.b. |
| c. Total time deposits of \$100,000 through \$250,000..... | RCONJ473 | 184,191 | M.2.c. |
| d. Total time deposits of more than \$250,000..... | RCONJ474 | 83,464 | M.2.d. |
| e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above..... | RCONF233 | 8,564 | M.2.e. |
| 3. Maturity and repricing data for time deposits of \$250,000 or less: | | | M.3. |
| a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: | | | M.3.a. |
| 1. Three months or less..... | RCONHK07 | 38,855 | M.3.a.1. |
| 2. Over three months through 12 months..... | RCONHK08 | 107,724 | M.3.a.2. |
| 3. Over one year through three years..... | RCONHK09 | 43,516 | M.3.a.3. |
| 4. Over three years..... | RCONHK10 | 27,177 | 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 | RCONHK11 | 89,588 | M.3.b. |
| 4. Maturity and repricing data for time deposits of more than \$250,000: | | | M.4. |
| a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: | | | M.4.a. |
| 1. Three months or less..... | RCONHK12 | 19,613 | M.4.a.1. |
| 2. Over three months through 12 months..... | RCONHK13 | 48,662 | M.4.a.2. |
| 3. Over one year through three years..... | RCONHK14 | 15,189 | M.4.a.3. |
| 4. Over three years..... | RCONHK15 | 0 | M.4.a.4. |
| b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³ | RCONK222 | 68,275 | M.4.b. |
| <i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i> | | | |
| 5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?..... | RCONP752 | Yes | M.5. |

2. The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
 3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum s 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

| | | | |
|----------|--|----|----------|
| | | | M.6. |
| RCONP753 | | NR | M.6.a. |
| RCONP754 | | NR | M.6.b. |
| | | | M.7. |
| | | | M.7.a. |
| RCONP756 | | NR | M.7.a.1. |
| RCONP757 | | NR | M.7.a.2. |
| | | | M.7.b. |
| RCONP758 | | NR | M.7.b.1. |
| RCONP759 | | NR | M.7.b.2. |

Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|--------|
| 1. Accrued interest receivable ² | RCONB556 | 6,541 | 1. |
| 2. Net deferred tax assets ³ | RCON2148 | 0 | 2. |
| 3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets ⁴ | RCONHT80 | 0 | 3. |
| 4. Equity investments without readily determinable fair values ⁵ | RCON1752 | 2,184 | 4. |
| 5. Life insurance assets: | | | 5. |
| a. General account life insurance assets..... | RCONK201 | 4,455 | 5.a. |
| b. Separate account life insurance assets..... | RCONK202 | 0 | 5.b. |
| c. Hybrid account life insurance assets..... | RCONK270 | 0 | 5.c. |
| <i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i> | | | |
| 6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)..... | RCON2168 | 5,043 | 6. |
| a. Prepaid expenses..... | RCON2166 | 1,037 | 6.a. |
| b. Repossessed personal property (including vehicles)..... | RCON1578 | 0 | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading..... | RCONC010 | 0 | 6.c. |
| d. FDIC loss-sharing indemnification assets..... | RCONJ448 | 0 | 6.d. |
| e. Computer software..... | RCONFT33 | 0 | 6.e. |
| f. Accounts receivable..... | RCONFT34 | 0 | 6.f. |
| g. Receivables from foreclosed government-guaranteed mortgage loans..... | RCONFT35 | 0 | 6.g. |
| h. Disclose component and the dollar amount of that component: | | | 6.h. |
| 1. Describe component..... | TEXT3549 | NR | 6.h.1. |
| 2. Amount of component..... | RCON3549 | 0 | 6.h.2. |
| i. Disclose component and the dollar amount of that component: | | | 6.i. |
| 1. Describe component..... | TEXT3550 | NR | 6.i.1. |
| 2. Amount of component..... | RCON3550 | 0 | 6.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 6.j. |
| 1. Describe component..... | TEXT3551 | NR | 6.j.1. |
| 2. Amount of component..... | RCON3551 | 0 | 6.j.2. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)..... | RCON2160 | 18,223 | 7. |

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

Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-------|--------|
| 1. Not available | | | 1. |
| a. Interest accrued and unpaid on deposits ¹ | RCON3645 | 1,142 | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | 924 | 1.b. |
| 2. Net deferred tax liabilities ² | RCON3049 | 0 | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures ³ | RCONB557 | 221 | 3. |
| 4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) | RCON2938 | 5,246 | 4. |
| a. Accounts payable | RCON3066 | 0 | 4.a. |
| b. Deferred compensation liabilities | RCONC011 | 4,273 | 4.b. |
| c. Dividends declared but not yet payable | RCON2932 | 0 | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading | RCONC012 | 0 | 4.d. |
| e. Operating lease liabilities | RCONLB56 | 0 | 4.e. |
| f. Disclose component and the dollar amount of that component: | | | 4.f. |
| 1. Describe component | TEXT3552 | NR | 4.f.1. |
| 2. Amount of component | RCON3552 | 0 | 4.f.2. |
| g. Disclose component and the dollar amount of that component: | | | 4.g. |
| 1. Describe component | TEXT3553 | NR | 4.g.1. |
| 2. Amount of component | RCON3553 | 0 | 4.g.2. |
| h. Disclose component and the dollar amount of that component: | | | 4.h. |
| 1. Describe component | TEXT3554 | NR | 4.h.1. |
| 2. Amount of component | RCON3554 | 0 | 4.h.2. |
| 5. Total | RCON2930 | 7,533 | 5. |

1. For savings banks, include "dividends" accrued and unpaid on deposits.
 2. See discussion of deferred income taxes in Glossary entry on "income taxes."
 3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-----------|--------|
| 1. Interest-bearing balances due from depository institutions..... | RCON3381 | 115,174 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ² | RCONB558 | 4,947 | 2. |
| 3. Mortgage-backed securities ² | RCONB559 | 27,137 | 3. |
| 4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ² | RCONB560 | 20,096 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell..... | RCON3365 | 0 | 5. |
| 6. Loans: | | | 6. |
| a. Total loans..... | RCON3360 | 1,381,232 | 6.a. |
| b. Loans secured by real estate: | | | 6.b. |
| 1. Loans secured by 1-4 family residential properties..... | RCON3465 | 738,781 | 6.b.1. |
| 2. All other loans secured by real estate..... | RCON3466 | 582,671 | 6.b.2. |
| c. Commercial and industrial loans..... | RCON3387 | 43,410 | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | 6.d. |
| 1. Credit cards..... | RCONB561 | 0 | 6.d.1. |
| 2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RCONB562 | 7,331 | 6.d.2. |
| 7. Not applicable | | | 7. |
| 8. Lease financing receivables (net of unearned income)..... | RCON3484 | 0 | 8. |
| 9. Total assets ⁴ | RCON3368 | 1,613,436 | 9. |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RCON3485 | 80,976 | 10. |
| 11. Nontransaction accounts: | | | 11. |
| a. Savings deposits (includes MMDAs)..... | RCONB563 | 677,058 | 11.a. |
| b. Time deposits of \$250,000 or less..... | RCONHK16 | 204,721 | 11.b. |
| c. Time deposits of more than \$250,000..... | RCONHK17 | 80,584 | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase..... | RCON3353 | 0 | 12. |
| <i>To be completed by banks with \$100 million or more in total assets:</i> | | | |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵ | RCON3355 | 12,120 | 13. |
| <i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i> | | | |
| 1. Loans to finance agricultural production and other loans to farmers ² | RCON3386 | 1,975 | M.1. |

2. Quarterly averages for all debt securities should be based on amortized cost.
 2. Quarterly averages for all debt securities should be based on amortized cost.
 4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
 5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.
 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, 2018, Report of Condition.

Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|---|----------|---------|----------|
| 1. Unused commitments: | | | 1. |
| a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines..... | RCON3814 | 0 | 1.a. |
| b. Credit card lines..... | RCON3815 | 0 | 1.b. |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | 1.c. |
| 1. Secured by real estate: | | | 1.c.1. |
| a. 1-4 family residential construction loan commitments..... | RCONF164 | 43,314 | 1.c.1.a. |
| b. Commercial real estate, other construction loan, and land development loan commitments..... | RCONF165 | 121,413 | 1.c.1.b. |
| 2. NOT secured by real estate..... | RCON6550 | 0 | 1.c.2. |
| d. Not applicable | | | 1.d. |
| e. Other unused commitments: | | | 1.e. |
| 1. Commercial and industrial loans..... | RCONJ457 | 50,323 | 1.e.1. |
| 2. Loans to financial institutions..... | RCONJ458 | 0 | 1.e.2. |
| 3. All other unused commitments..... | RCONJ459 | 28,295 | 1.e.3. |
| 2. Financial standby letters of credit..... | RCON3819 | 0 | 2. |
| 3. Performance standby letters of credit..... | RCON3821 | 1,621 | 3. |
| 4. Commercial and similar letters of credit..... | RCON3411 | 0 | 4. |
| 5. Not applicable | | | 5. |
| 6. Securities lent and borrowed: | | | 6. |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)..... | RCON3433 | 0 | 6.a. |
| b. Securities borrowed..... | RCON3432 | 0 | 6.b. |

Dollar amounts in thousands

| | | | |
|-------------------|--|--|----|
| 7. Not applicable | | | 7. |
|-------------------|--|--|----|

Dollar amounts in thousands

| | | | |
|--|----------|---------|---------|
| 8. Not applicable | | | 8. |
| 9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") | RCON3430 | 110,200 | 9. |
| a. Not applicable | | | 9.a. |
| b. Not applicable | | | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | RCONC978 | 110,200 | 9.c. |
| d. Disclose component and the dollar amount of that component: | | | 9.d. |
| 1. Describe component | TEXT3555 | NR | 9.d.1. |
| 2. Amount of component | RCON3555 | 0 | 9.d.2. |
| e. Disclose component and the dollar amount of that component: | | | 9.e. |
| 1. Describe component | TEXT3556 | NR | 9.e.1. |
| 2. Amount of component | RCON3556 | 0 | 9.e.2. |
| f. Disclose component and the dollar amount of that component: | | | 9.f. |
| (TEXT3557) NR | RCON3557 | 0 | 9.f.1. |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") | RCON5591 | 0 | 10. |
| a. Not applicable | | | 10.a. |
| b. Disclose component and the dollar amount of that component: | | | 10.b. |
| 1. Describe component | TEXT5592 | NR | 10.b.1. |
| 2. Amount of component | RCON5592 | 0 | 10.b.2. |
| c. Disclose component and the dollar amount of that component: | | | 10.c. |
| 1. Describe component | TEXT5593 | NR | 10.c.1. |
| 2. Amount of component | RCON5593 | 0 | 10.c.2. |
| d. Disclose component and the dollar amount of that component: | | | 10.d. |
| 1. Describe component | TEXT5594 | NR | 10.d.1. |
| 2. Amount of component | RCON5594 | 0 | 10.d.2. |
| e. Disclose component and the dollar amount of that component: | | | 10.e. |
| 1. Describe component | TEXT5595 | NR | 10.e.1. |
| 2. Amount of component | RCON5595 | 0 | 10.e.2. |
| <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: | | | 11. |
| a. Sales for which the reporting bank is the acquiring bank | RCONC223 | 0 | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk | RCONC224 | 0 | 11.b. |

Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|----------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | 1. |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests..... | RCON6164 | 477 | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations..... | RCON6165 | 0 | 1.b. |
| 2. Intangible assets: | | | 2. |
| a. Mortgage servicing assets..... | RCON3164 | 6,467 | 2.a. |
| 1. Estimated fair value of mortgage servicing assets..... | RCONA590 | 6,467 | 2.a.1. |
| b. Goodwill..... | RCON3163 | 1,587 | 2.b. |
| c. All other identifiable intangible assets..... | RCONJF76 | 0 | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)..... | RCON2143 | 8,054 | 2.d. |
| 3. Other real estate owned: | | | 3. |
| a. Construction, land development, and other land..... | RCON5508 | 360 | 3.a. |
| b. Farmland..... | RCON5509 | 0 | 3.b. |
| c. 1-4 family residential properties..... | RCON5510 | 18 | 3.c. |
| d. Multifamily (5 or more) residential properties..... | RCON5511 | 0 | 3.d. |
| e. Nonfarm nonresidential properties..... | RCON5512 | 0 | 3.e. |
| f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)..... | RCON2150 | 378 | 3.f. |
| 4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ¹ | RCONJA29 | 0 | 4. |
| 5. Other borrowed money: | | | 5. |
| a. Federal Home Loan Bank advances: | | | 5.a. |
| 1. Advances with a remaining maturity or next repricing date of: ¹ | | | 5.a.1. |
| a. One year or less..... | RCONF055 | 40,000 | 5.a.1.a. |
| b. Over one year through three years..... | RCONF056 | 0 | 5.a.1.b. |
| c. Over three years through five years..... | RCONF057 | 0 | 5.a.1.c. |
| d. Over five years..... | RCONF058 | 10,000 | 5.a.1.d. |
| 2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² | RCON2651 | 40,000 | 5.a.2. |
| 3. Structured advances (included in items 5.a.(1)(a) - (d) above)..... | RCONF059 | 0 | 5.a.3. |
| b. Other borrowings: | | | 5.b. |
| 1. Other borrowings with a remaining maturity or next repricing date of: ³ | | | 5.b.1. |
| a. One year or less..... | RCONF060 | 0 | 5.b.1.a. |
| b. Over one year through three years..... | RCONF061 | 0 | 5.b.1.b. |
| c. Over three years through five years..... | RCONF062 | 0 | 5.b.1.c. |
| d. Over five years..... | RCONF063 | 0 | 5.b.1.d. |
| 2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴ .. | RCONB571 | 0 | 5.b.2. |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)..... | RCON3190 | 50,000 | 5.c. |
| 6. Does the reporting bank sell private label or third party mutual funds and annuities?..... | RCONB569 | No | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... | RCONB570 | 0 | 7. |
| Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. | | | 8. |
| 8. Internet website addresses and physical office trade names: | | | 8. |
| a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):..... | TEXT4087 | Click here for value | 8.a. |

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

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

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

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

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

Dollar amounts in thousands

| | | | | |
|--|----------|----------|-----|---------|
| b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹ | | | | 8.b. |
| 1. URL 1..... | TE01N528 | | NR | 8.b.1. |
| 2. URL 2..... | TE02N528 | | NR | 8.b.2. |
| 3. URL 3..... | TE03N528 | | NR | 8.b.3. |
| 4. URL 4..... | TE04N528 | | NR | 8.b.4. |
| 5. URL 5..... | TE05N528 | | NR | 8.b.5. |
| 6. URL 6..... | TE06N528 | | NR | 8.b.6. |
| 7. URL 7..... | TE07N528 | | NR | 8.b.7. |
| 8. URL 8..... | TE08N528 | | NR | 8.b.8. |
| 9. URL 9..... | TE09N528 | | NR | 8.b.9. |
| 10. URL 10..... | TE10N528 | | NR | 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: | | | | 8.c. |
| 1. Trade name 1..... | TE01N529 | | NR | 8.c.1. |
| 2. Trade name 2..... | TE02N529 | | NR | 8.c.2. |
| 3. Trade name 3..... | TE03N529 | | NR | 8.c.3. |
| 4. Trade name 4..... | TE04N529 | | NR | 8.c.4. |
| 5. Trade name 5..... | TE05N529 | | NR | 8.c.5. |
| 6. Trade name 6..... | TE06N529 | | NR | 8.c.6. |
| 9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?..... | | RCON4088 | Yes | 9. |
| 10. Secured liabilities: | | | | 10. |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..... | | RCONF064 | 0 | 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... | | RCONF065 | 0 | 10.b. |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... | | RCONG463 | Yes | 11. |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... | | RCONG464 | No | 12. |
| 13. Not applicable | | | | 13. |
| 14. Captive insurance and reinsurance subsidiaries: | | | | 14. |
| a. Total assets of captive insurance subsidiaries ¹ | | RCONK193 | 0 | 14.a. |
| b. Total assets of captive reinsurance subsidiaries ¹ | | RCONK194 | 0 | 14.b. |
| Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. | | | | 15. |
| 15. Qualified Thrift Lender (QTL) test: | | | | 15. |
| 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)..... | | RCONL133 | 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?..... | | RCONL135 | NR | 15.b. |
| Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only. | | | | 16. |
| 16. International remittance transfers offered to consumers: ¹ | | | | 16. |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date..... | | RCONN523 | 0 | 16.a. |
| Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed. | | | | 16.b. |
| 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: | | | | 16.b. |
| 1. Estimated dollar value of international remittance transfers..... | | RCONN524 | NR | 16.b.1. |
| 2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception..... | | RCONMM07 | NR | 16.b.2. |

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----|---------|
| 3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception..... | RCONMQ52 | NR | 16.b.3. |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ² | | | 17. |
| a. Number of PPP loans outstanding..... | RCONLG26 | 1 | 17.a. |
| b. Outstanding balance of PPP loans..... | RCONLG27 | 1 | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF..... | RCONLG28 | 0 | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | 17.d. |
| 1. One year or less..... | RCONLL59 | 0 | 17.d.1. |
| 2. More than one year..... | RCONLL60 | 0 | 17.d.2. |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL57 | 0 | 17.e. |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF): | | | 18. |
| a. Outstanding balance of assets purchased under the MMLF..... | RCONLL61 | 0 | 18.a. |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL58 | 0 | 18.b. |

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets (Form Type - 051)

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

| Dollar amounts in thousands | | (Column A) Past due 30 through 89 days and still accruing | (Column B) Past due 90 days or more and still accruing | (Column C) Nonaccrual | | | |
|---|----------|---|--|-----------------------|----------|-------|----------|
| 1. Loans secured by real estate: | | | | | 1. | | |
| a. Construction, land development, and other land loans: | | | | | 1.a. | | |
| 1. 1-4 family residential construction loans..... | RCONF172 | 0 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 760 | RCONF175 | 0 | RCONF177 | 215 | 1.a.2. |
| b. Secured by farmland..... | RCON3493 | 0 | RCON3494 | 0 | RCON3495 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 0 | RCON5399 | 0 | RCON5400 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | | | 1.c.2. |
| a. Secured by first liens..... | RCONC236 | 5,295 | RCONC237 | 1,269 | RCONC229 | 2,932 | 1.c.2a. |
| b. Secured by junior liens..... | RCONC238 | 38 | RCONC239 | 0 | RCONC230 | 0 | 1.c.2b. |
| d. Secured by multifamily (5 or more) residential properties..... | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 0 | RCONF180 | 0 | RCONF182 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 0 | RCONF181 | 0 | RCONF183 | 0 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCONB834 | 0 | RCONB835 | 0 | RCONB836 | 0 | 2. |
| 3. Not applicable | | | | | | | 3. |
| 4. Commercial and industrial loans..... | RCON1606 | 1 | RCON1607 | 0 | RCON1608 | 0 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | 5. |
| a. Credit cards..... | RCONB575 | 0 | RCONB576 | 0 | RCONB577 | 0 | 5.a. |
| b. Automobile loans..... | RCONK213 | 12 | RCONK214 | 0 | RCONK215 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK216 | 1 | RCONK217 | 0 | RCONK218 | 0 | 5.c. |
| 6. Not applicable | | | | | | | 6. |
| 7. All other loans ¹ | RCON5459 | 8 | RCON5460 | 2 | RCON5461 | 0 | 7. |
| 8. Lease financing receivables..... | RCON1226 | 0 | RCON1227 | 0 | RCON1228 | 0 | 8. |
| 9. Total loans and leases (sum of items 1 through 8)..... | RCON1406 | 6,115 | RCON1407 | 1,271 | RCON1403 | 3,147 | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)..... | RCON3505 | 0 | RCON3506 | 0 | RCON3507 | 0 | 10. |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC..... | RCONK036 | 0 | RCONK037 | 0 | RCONK038 | 0 | 11. |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"..... | RCONK039 | 0 | RCONK040 | 0 | RCONK041 | 0 | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above..... | RCONK042 | 0 | RCONK043 | 0 | RCONK044 | 0 | 11.b. |
| <i>Memorandum items 1.a.(1) through 1.i.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i> | | | | | | | |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | | | M.1. |
| a. Construction, land development, and other land loans: | | | | | | | M.1.a. |
| 1. 1-4 family residential construction loans..... | RCONK105 | 0 | RCONK106 | 0 | RCONK107 | 0 | M.1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONK108 | 0 | RCONK109 | 0 | RCONK110 | 0 | M.1.a.2. |
| b. Loans secured by 1-4 family residential properties..... | RCONF661 | 0 | RCONF662 | 0 | RCONF663 | 129 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties..... | RCONK111 | 0 | RCONK112 | 0 | RCONK113 | 0 | M.1.c. |

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|---|--|---|-----------------------|-----|--------|
| d. Secured by nonfarm nonresidential properties: | | | | | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK114 | 0 | RCONK115 | 0 | RCONK116 | 0 | M1d1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONK117 | 0 | RCONK118 | 0 | RCONK119 | 0 | M1d2. |
| e. Commercial and industrial loans..... | RCONK257 | 0 | RCONK258 | 0 | RCONK259 | 0 | M.1.e. |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... | RCONK126 | 0 | RCONK127 | 0 | RCONK128 | 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 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..... | RCONK130 | 0 | RCONK131 | 0 | RCONK132 | 0 | M1f1. |
| 2. Not applicable | | | | | | | M1f2. |
| 3. Not applicable | | | | | | | M1f3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | | | | | M1f4. |
| a. Credit cards..... | RCONK274 | 0 | RCONK275 | 0 | RCONK276 | 0 | M1fa. |
| b. Automobile loans..... | RCONK277 | 0 | RCONK278 | 0 | RCONK279 | 0 | M1fb. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK280 | 0 | RCONK281 | 0 | RCONK282 | 0 | M1fc. |
| <i>Memorandum item 1.f.(5) is to be completed by: * 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</i> | | | | | | | |
| 5. Loans to finance agricultural production and other loans to farmers ¹ | RCONK138 | 0 | RCONK139 | 0 | RCONK140 | 0 | M1f5. |
| g. Total 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 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f.)..... | RCONHK26 | 0 | RCONHK27 | 0 | RCONHK28 | 129 | M.1.g. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above..... | RCON6558 | 0 | RCON6559 | 0 | RCON6560 | 0 | M.2. |
| 3. Not applicable | | | | | | | M.3. |
| <i>Memorandum item 4 is to be completed by: * 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:</i> | | | | | | | |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹ | RCON1594 | 0 | RCON1597 | 0 | RCON1583 | 0 | M.4. |

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, 2018, Report of Condition.
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|---|--|---|-----------------------|---|------|
| | RCONC240 | 0 | RCONC241 | 0 | RCONC226 | 0 | |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)..... | | | | | | | M.5. |

Dollar amounts in thousands

| | | | | | | | |
|-------------------|--|--|--|--|--|--|------|
| 6. Not applicable | | | | | | | M.6. |
|-------------------|--|--|--|--|--|--|------|

Dollar amounts in thousands

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

| | | | |
|---|----------|-------|------|
| 7. Additions to nonaccrual assets during the previous six months..... | RCONC410 | 3,923 | M.7. |
| 8. Nonaccrual assets sold during the previous six months..... | RCONC411 | 145 | M.8. |

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|--|---|-----------------------|---|--------|
| | RCONL183 | 0 | RCONL184 | 0 | RCONL185 | 0 | |
| 9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ² | | | | | | | M.9. |
| a. Outstanding balance..... | RCONL183 | 0 | RCONL184 | 0 | RCONL185 | 0 | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above..... | RCONL186 | 0 | RCONL187 | 0 | RCONL188 | 0 | M.9.b. |

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations..... | RCONF236 | 1,470,304 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions..... | RCONF237 | 0 | 2. |
| 3. Not applicable | | | 3. |
| 4. Average consolidated total assets for the calendar quarter..... | RCONK652 | 1,613,436 | 4. |
| a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)..... | RCONK653 | 1 | 4.a. |
| 5. Average tangible equity for the calendar quarter ¹ | RCONK654 | 189,996 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions..... | RCONK655 | 0 | 6. |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | 7. |
| a. One year or less..... | RCONG465 | 0 | 7.a. |
| b. Over one year through three years..... | RCONG466 | 0 | 7.b. |
| c. Over three years through five years..... | RCONG467 | 0 | 7.c. |
| d. Over five years..... | RCONG468 | 0 | 7.d. |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | 8. |
| a. One year or less..... | RCONG469 | 0 | 8.a. |
| b. Over one year through three years..... | RCONG470 | 0 | 8.b. |
| c. Over three years through five years..... | RCONG471 | 0 | 8.c. |
| d. Over five years..... | RCONG472 | 0 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b)..... | RCONG803 | 0 | 9. |
| <i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i> | | | |
| a. Fully consolidated brokered reciprocal deposits..... | RCONL190 | 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?..... | RCONK656 | No | 10. |
| <i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i> | | | |
| a. Banker's bank deduction..... | RCONK657 | NR | 10.a. |
| b. Banker's bank deduction limit..... | RCONK658 | NR | 10.b. |
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?..... | RCONK659 | No | 11. |
| <i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i> | | | |
| a. Custodial bank deduction..... | RCONK660 | NR | 11.a. |
| b. Custodial bank deduction limit..... | RCONK661 | NR | 11.b. |
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | M.1. |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹ | | | M.1.a. |
| 1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF049 | 602,117 | M.1.a.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF050 | 40562 | M.1.a.2. |
| b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹ | | | M.1.b. |
| 1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF051 | 852,132 | M.1.b.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF052 | 677 | M.1.b.2. |
| c. Retirement deposit accounts of \$250,000 or less: ¹ | | | M.1.c. |
| 1. Amount of retirement deposit accounts of \$250,000 or less..... | RCONF045 | 13,098 | M.1.c.1. |
| 2. Number of retirement deposit accounts of \$250,000 or less..... | RCONF046 | 434 | M.1.c.2. |
| d. Retirement deposit accounts of more than \$250,000: ¹ | | | M.1.d. |
| 1. Amount of retirement deposit accounts of more than \$250,000..... | RCONF047 | 2,958 | M.1.d.1. |

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.
 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.

Dollar amounts in thousands

| | | | |
|---|----------|----|----------|
| 2. Number of retirement deposit accounts of more than \$250,000..... | RCONF048 | 8 | M.1.d.2. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.</i> | | | |
| 2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³ | RCON5597 | NR | M.2. |
| 3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: | | | M.3. |
| a. Legal title..... | TEXTA545 | NR | M.3.a. |
| b. FDIC Certificate Number..... | RCONA545 | 0 | M.3.b. |

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

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

| | | | |
|--|----------|---------|-------|
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..... | RCOAP742 | 22,264 | 1. |
| 2. Retained earnings ¹ | RCOAKW00 | 172,671 | 2. |
| <i>To be completed only by institutions that have adopted ASU 2016-13:</i> | | | |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)..... | RCOAJJ29 | NR | 2.a. |
| 3. Accumulated other comprehensive income (AOCI)..... | RCOAB530 | -6,100 | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)..... | RCOAP838 | 1 | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital..... | RCOAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)..... | RCOAP840 | 188,835 | 5. |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..... | RCOAP841 | 1,587 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..... | RCOAP842 | 0 | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs..... | RCOAP843 | 0 | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f): | | | 9. |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP844 | -6,100 | 9.a. |
| b. Not applicable. | | | 9.b. |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP846 | 0 | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP847 | 0 | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP848 | 0 | 9.e. |
| f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)..... | RCOAP849 | NR | 9.f. |
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | 10. |
| 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)..... | RCOAP850 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions. | | | 10.b. |
| 11. Not applicable | | | 11. |
| 12. Subtotal (item 5 minus items 6 through 10.b)..... | RCOAP852 | 193,348 | 12. |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB58 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB59 | 0 | 14. |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12..... | RCOALB60 | 0 | 15. |
| 16. Not applicable | | | 16. |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions ¹ | RCOAP857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)..... | RCOAP858 | 0 | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18)..... | RCOAP859 | 193,348 | 19. |
| 20. Additional tier 1 capital instruments plus related surplus..... | RCOAP860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital | RCOAP861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital..... | RCOAP862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..... | RCOAP863 | 0 | 23. |
| 24. LESS: Additional tier 1 capital deductions..... | RCOAP864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..... | RCOAP865 | 0 | 25. |
| 26. Tier 1 capital (sum of items 19 and 25)..... | RCOA8274 | 193,348 | 26. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 27. Average total consolidated assets ² | RCOAKW03 | 1,613,436 | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)..... | RCOAP875 | 1,587 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes..... | RCOAB596 | 0 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)..... | RCOAA224 | 1,611,849 | 30. |
| 31. Leverage ratio (item 26 divided by 30)..... | RCOA7204 | 11.9954% | 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)..... | RCOALE74 | 0 | 31.a. |
| <i>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.</i> | | | |
| b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) ¹ | RCOANC99 | NR | 31.b. |

Dollar amounts in thousands

| | (Column A) Amount | | (Column B) Percentage | | |
|--|-------------------|----|-----------------------|----|-------|
| 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion)..... | RCOA2170 | 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..... | RCOAKX77 | NR | RCOAKX78 | NR | 33. |
| 34. Off-balance sheet exposures: | | | | | 34. |
| a. Unused portion of conditionally cancellable commitments..... | RCOAKX79 | NR | | | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)..... | RCOAKX80 | NR | | | 34.b. |
| c. Other off-balance sheet exposures..... | RCOAKX81 | 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..... | RCOAKX82 | NR | RCOAKX83 | NR | 34.d. |

Dollar amounts in thousands

| | | | |
|--|----------|----|-------|
| 35. Unconditionally cancellable commitments..... | RCOAS540 | NR | 35. |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions..... | RCOALB61 | NR | 36. |
| 37. Allocated transfer risk reserve..... | RCOA3128 | NR | 37. |
| 38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | 38. |
| a. Loans and leases held for investment..... | RCOAJJ30 | NR | 38.a. |
| b. Held-to-maturity debt securities..... | RCOAJJ31 | NR | 38.b. |
| c. Other financial assets measured at amortized cost..... | RCOAJJ32 | NR | 38.c. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-----|
| 39. Tier 2 capital instruments plus related surplus..... | RCOAP866 | 0 | 39. |
| 40. Non-qualifying capital instruments subject to phase out from tier 2 capital..... | RCOAP867 | 0 | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital..... | RCOAP868 | 0 | 41. |
| 42. Allowance for loan and lease losses includable in tier 2 capital ¹ | RCOA5310 | 15,697 | 42. |
| 43. Not applicable. | | | 43. |
| 44. Tier 2 capital before deductions (sum of items 39 through 42)..... | RCOAP870 | 15,697 | 44. |
| 45. LESS: Tier 2 capital deductions..... | RCOAP872 | 0 | 45. |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero)..... | RCOA5311 | 15,697 | 46. |
| 47. Total capital (sum of items 26 and 46)..... | RCOA3792 | 209,045 | 47. |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)..... | RCOAA223 | 1,254,892 | 48. |

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

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.

Dollar amounts in thousands

| | | | |
|--|----------|-----------------|-----|
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48)..... | RCOAP793 | 15.4075% | 49. |
| 50. Tier 1 capital ratio (item 26 divided by item 48)..... | RCOA7206 | 15.4075% | 50. |
| 51. Total capital ratio (item 47 divided by item 48)..... | RCOA7205 | 16.6584% | 51. |

Dollar amounts in thousands

| | | | |
|--|----------|----------------|-----|
| 52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments..... | RCOAH311 | 8.6584% | 52. |
| 53. Eligible retained income ³ | RCOAH313 | NR | 53. |
| 54. Distributions and discretionary bonus payments during the quarter ⁴ | RCOAH314 | NR | 54. |

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

1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

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

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

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

Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 051)

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

| Dollar amounts in thousands | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|--|---|---|---|---|--|--|--|--|--|------|
| 1. Cash and balances due from depository institutions..... | RCOND957 190,647 | RCONS386 0 | RCOND958 161,868 | | | | RCOND959 28,781 | RCONS397 0 | RCOND960 0 | RCONS398 0 | 1. |
| 2. Securities: | | | | | | | | | | | 2. |
| a. Held-to-maturity securities ³ | RCOND961 49,298 | RCONS399 0 | RCOND962 0 | RCONHJ74 0 | RCONHJ75 0 | | RCOND963 25,248 | RCOND964 0 | RCOND965 24,050 | RCONS400 0 | 2.a. |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCONJA21 32,085 | RCONS402 -6,100 | RCOND967 4,951 | RCONHJ76 0 | RCONHJ77 0 | | RCOND968 33,234 | RCOND969 0 | RCOND970 0 | RCONS403 0 | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | 3. |
| a. Federal funds sold..... | RCOND971 0 | | RCOND972 0 | | | | RCOND973 0 | RCONS410 0 | RCOND974 0 | RCONS411 0 | 3.a. |
| b. Securities purchased under agreements to resell..... | RCONH171 0 | RCONH172 0 | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | | 4. |
| a. Residential mortgage exposures..... | RCONS413 0 | RCONS414 0 | RCONH173 0 | | | | RCONS415 0 | RCONS418 0 | RCONS417 0 | | 4.a. |
| b. High volatility commercial real estate exposures..... | RCONS419 0 | RCONS420 0 | RCONH174 0 | | | | RCONH175 0 | RCONH176 0 | RCONH177 0 | RCONS421 0 | 4.b. |
| c. Exposures past due 90 days or more or on nonaccrual ³ | RCONS423 0 | RCONS424 0 | RCONS425 0 | RCONHJ78 0 | RCONHJ79 0 | | RCONS426 0 | RCONS427 0 | RCONS428 0 | RCONS429 0 | 4.c. |

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|--|---|---|---|---|---|--|--|---|--|------|
| 1. Cash and balances due from depository institutions | | | | | | | | | | 1. |
| 2. Securities: | | | | | | | | | | 2. |
| 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..... | | RCONS405 0 | | RCONS406 0 | | | | RCONH271 0 | RCONH272 0 | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | 3. |
| a. Federal funds sold | | | | | | | | | | 3.a. |

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|--|---|---|---|---|---|--|--|---|--|------|
| Dollar amounts in thousands | | | | | | | | | | |
| b. Securities purchased under agreements to resell | | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | 4. |
| a. Residential mortgage exposures..... | | | | | | | | RCONH273 0 | RCONH274 0 | 4.a. |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCONH275 0 | RCONH276 0 | 4.b. |

Dollar amounts in thousands

| (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount |
|---|---|---|---|---|--|--|---|--|
| | | | | | | | RCONH277 0 | RCONH278 0 |

c. Exposures past due 90 days or more or on nonaccrual⁶

4.c.

Dollar amounts in thousands

| | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|---|--|---|---|---|---|--|--|--|--|--|
| 4. Loans and leases held for sale (continued): | | | | | | | | | | |
| d. All other exposures..... | RCONS431 8,925 | RCONS432 0 | RCONS433 0 | RCONHJ80 0 | RCONHJ81 0 | | RCONS434 0 | RCONS435 0 | RCONS436 8,925 | RCONS437 0 |
| 5. Loans and leases held for investment: | | | | | | | | | | |
| a. Residential mortgage exposures..... | RCONS439 731,859 | RCONS440 0 | RCONH178 0 | | | | RCONS441 6,864 | RCONS442 716,713 | RCONS443 8,882 | |
| b. High volatility commercial real estate exposures..... | RCONS445 25,014 | RCONS446 0 | RCONH179 0 | | | | RCONH180 0 | RCONH181 0 | RCONH182 0 | RCONS447 25,014 |
| c. Exposures past due 90 days or more or on nonaccrual ⁷ | RCONS449 217 | RCONS450 0 | RCONS451 0 | RCONHJ82 0 | RCONHJ83 0 | | RCONS452 0 | RCONS453 0 | RCONS454 0 | RCONS455 217 |
| d. All other exposures..... | RCONS457 656,102 | RCONS458 0 | RCONS459 8,127 | RCONHJ84 0 | RCONHJ85 0 | | RCONS460 1,077 | RCONS461 0 | RCONS462 648,898 | RCONS463 0 |
| 6. LESS: Allowance for loan and lease losses..... | RCON3123 16,382 | RCON3123 16,382 | | | | | | | | |
| 7. Trading assets..... | RCOND976 0 | RCONS466 0 | RCOND977 0 | RCONHJ86 0 | RCONHJ87 0 | | RCOND978 0 | RCOND979 0 | RCOND980 0 | RCONS467 0 |
| 8. All other assets ⁸ | RCOND981 37,964 | RCONS469 1,587 | RCOND982 0 | RCONHJ88 0 | RCONHJ89 0 | | RCOND983 2,184 | RCOND984 0 | RCOND985 27,726 | RCONH185 0 |
| a. Separate account bank-owned life insurance | | | | | | | | | | |
| b. Default fund contributions to central counterparties | | | | | | | | | | |

8.a.

8.b.

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|--|---|---|---|---|---|--|--|---|--|------|
| Dollar amounts in thousands | | | | | | | | | | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | 4. |
| d. All other exposures..... | | | | | | | | RCONH279 0 | RCONH280 0 | 4.d. |
| 5. Loans and leases held for investment: | | | | | | | | | | 5. |
| a. Residential mortgage exposures..... | | | | | | | | RCONH281 0 | RCONH282 0 | 5.a. |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCONH283 0 | RCONH284 0 | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual ¹¹ | | | | | | | | RCONH285 0 | RCONH286 0 | 5.c. |
| d. All other exposures..... | | | | | | | | RCONH287 0 | RCONH288 0 | 5.d. |
| 6. LESS: Allowance for loan and lease losses | | | | | | | | | | 6. |
| 7. Trading assets..... | | RCONH186 0 | RCONH290 0 | RCONH187 0 | | | | RCONH291 0 | RCONH292 0 | 7. |
| 8. All other assets ¹² | RCONH293 6,467 | RCONH188 0 | RCONS470 0 | RCONS471 0 | | | | RCONH294 0 | RCONH295 0 | 8. |
| a. Separate account bank-owned life insurance..... | | | | | | | | RCONH296 0 | RCONH297 0 | 8.a. |
| b. Default fund contributions to central counterparties..... | | | | | | | | RCONH298 0 | RCONH299 0 | 8.b. |

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

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

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|--|---|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCON2170 1,715,530 | RCONSS500 -20,895 | RCOND987 172,944 | RCONHJ90 0 | RCONHJ91 0 | | RCOND988 97,388 | RCOND989 716,713 | RCOND990 717,681 | RCONSS503 25,231 |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount |
|--|---|---|---|---|---|---|---|---|
| Dollar amounts in thousands | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCONS504 6,467 | RCONS505 0 | RCONS506 0 | RCONS507 0 | | | RCONS510 0 | RCONH300 0 |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 12. Financial standby letters of credit | RCOND991 0 | RCOND992 0 | RCOND993 0 | RCONHJ92 0 | RCONHJ93 0 | | RCOND994 0 | RCOND995 0 | RCOND996 0 | RCONS511 0 |
| 13. Performance standby letters of credit and transaction-related contingent items | RCOND997 1,621 | RCOND998 811 | RCOND999 0 | | | | RCONG603 0 | RCONG604 0 | RCONG605 811 | RCONS512 0 |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCONG606 0 | RCONG607 0 | RCONG608 0 | RCONHJ94 0 | RCONHJ95 0 | | RCONG609 0 | RCONG610 0 | RCONG611 0 | RCONS513 0 |
| 15. Retained recourse on small business obligations sold with recourse | RCONG612 0 | RCONG613 0 | RCONG614 0 | | | | RCONG615 0 | RCONG616 0 | RCONG617 0 | RCONS514 0 |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 16. Repo-style transactions ²¹ | RCONS515 0 | RCONS516 0 | RCONS517 0 | RCONS518 0 | RCONS519 0 | | RCONS520 0 | RCONS521 0 | RCONS522 0 | RCONS523 0 |
| 17. All other off-balance sheet liabilities | RCONG618 0 | RCONG619 0 | RCONG620 0 | | | | RCONG621 0 | RCONG622 0 | RCONG623 0 | RCONS524 0 |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | | | | | |
| a. Original maturity of one year or less | RCONS525 54,056 | RCONS526 10,811 | RCONS527 0 | RCONHJ96 0 | RCONHJ97 0 | | RCONS528 0 | RCONS529 0 | RCONS530 10,811 | RCONS531 0 |

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
 21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Dollar amounts in thousands

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|--|---|---|---|--|--|--|--|--|------|
| b. Original maturity exceeding one year..... | RCONG624 189,289 | RCONG625 94,645 | RCONG626 0 | RCONHJ98 0 | RCONHJ99 0 | | RCONG627 0 | RCONG628 0 | RCONG629 94,645 | RCONS539 0 | 18.b |
| 19. Unconditionally cancelable commitments..... | RCONS540 0 | RCONS541 0 | | | | | | | | | 19. |
| 20. Over-the-counter derivatives..... | | RCONS542 0 | RCONS543 0 | RCONHK00 0 | RCONHK01 0 | RCONS544 0 | RCONS545 0 | RCONS548 0 | RCONS547 0 | RCONS548 0 | 20. |
| 21. Centrally cleared derivatives..... | | RCONS549 0 | RCONS550 0 | RCONS551 0 | RCONS552 0 | | RCONS554 0 | RCONS555 0 | RCONS556 0 | RCONS557 0 | 21. |
| 22. Unsettled transactions (failed trades) ²² | RCONH191 0 | | RCONH193 0 | | | | RCONH194 0 | RCONH195 0 | RCONH196 0 | RCONH197 0 | 22. |

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

| | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|--|-------|
| Dollar amounts in thousands | | | | | | |
| 16. Repo-style transactions ²⁴ | | | | RCNH301 0 | RCNH302 0 | 16. |
| 17. All other off-balance sheet liabilities | | | | | | 17. |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | 18. |
| a. Original maturity of one year or less..... | | | | RCNH303 0 | RCNH304 0 | 18.a. |
| b. Original maturity exceeding one year..... | | | | RCNH307 0 | RCNH308 0 | 18.b. |
| 19. Unconditionally cancelable commitments | | | | | | 19. |
| 20. Over-the-counter derivatives..... | | | | RCNH309 0 | RCNH310 0 | 20. |
| 21. Centrally cleared derivatives | | | | | | 21. |
| 22. Unsettled transactions (failed trades) ²⁵ | RCNH198 0 | RCNH199 0 | RCNH200 0 | | | 22. |

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

| Dollar amounts in thousands | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|---|---|--|--|--|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | RCONG630 172,944 | RCONS558 0 | RCONS559 0 | RCONS560 0 | RCONG631 97,388 | RCONG632 716,713 | RCONG633 823,948 | RCONS561 25,231 | 23. |
| 24. Risk weight factor | | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | RCONG634 0 | RCONS569 0 | RCONS570 0 | RCONS571 0 | RCONG635 19,478 | RCONG636 358,357 | RCONG637 823,948 | RCONS572 37,847 | 25. |

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 825% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | |
|--|---|---|---|---|---|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | RCONS562 6,487 | RCONS563 0 | RCONS564 0 | RCONS565 0 | RCONS566 0 | RCONS567 0 | RCONS568 0 | 23. |
| 24. Risk weight factor | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | RCONS573 16,168 | RCONS574 0 | RCONS575 0 | RCONS576 0 | RCONS577 0 | RCONS578 0 | RCONS579 0 | 25. |

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

| | | | |
|---|----------|-----------|------|
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold..... | RCONS580 | 1,255,798 | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)..... | RCONS581 | 0 | 27. |
| 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷ | RCONB704 | 1,255,798 | 28. |
| 29. LESS: Excess allowance for loan and lease losses..... | RCONA222 | 906 | 29. |
| 30. LESS: Allocated transfer risk reserve..... | RCON3128 | 0 | 30. |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30)..... | RCONG641 | 1,254,892 | 31. |
| <i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i> | | | |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules..... | RCONG642 | 0 | M.1. |

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | |
|---|----------|----|--------|
| 4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | M.4. |
| a. Loans and leases held for investment..... | RCONJJ30 | NR | M.4.a. |
| b. Held-to-maturity debt securities..... | RCONJJ31 | NR | M.4.b. |
| c. Other financial assets measured at amortized cost..... | RCONJJ32 | NR | M.4.c. |

Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

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

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

Dollar amounts in thousands

| | | | |
|--|----------|----|-------|
| 14. Personal trust and agency accounts..... | RIADB904 | NR | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | 15. |
| a. Employee benefit - defined contribution..... | RIADB905 | NR | 15.a. |
| b. Employee benefit - defined benefit..... | RIADB906 | NR | 15.b. |
| c. Other employee benefit and retirement-related accounts..... | RIADB907 | NR | 15.c. |
| 16. Corporate trust and agency accounts..... | RIADA479 | NR | 16. |
| 17. Investment management and investment advisory agency accounts..... | RIADJ315 | NR | 17. |
| 18. Foundation and endowment trust and agency accounts..... | RIADJ316 | NR | 18. |
| 19. Other fiduciary accounts..... | RIADA480 | NR | 19. |
| 20. Custody and safekeeping accounts..... | RIADB909 | NR | 20. |
| 21. Other fiduciary and related services income..... | RIADB910 | NR | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)..... | RIAD4070 | 0 | 22. |
| 23. Less: Expenses..... | RIADC058 | NR | 23. |
| 24. Less: Net losses from fiduciary and related services..... | RIADA488 | NR | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services..... | RIADB911 | NR | 25. |
| 26. Net fiduciary and related services income..... | RIADA491 | NR | 26. |

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

| Dollar amounts in thousands | | (Column A) Gross Losses Managed Accounts | | (Column B) Gross Losses Non-Managed Accounts | | (Column C) Recoveries | |
|---|----------|---|----------|---|----------|-----------------------|--------|
| 4. Fiduciary settlements, surcharges, and other losses: | | | | | | | M.4. |
| a. Personal trust and agency accounts..... | RIADB947 | NR | RIADB948 | NR | RIADB949 | NR | M.4.a. |
| b. Employee benefit and retirement-related trust and agency accounts..... | RIADB950 | NR | RIADB951 | NR | RIADB952 | NR | M.4.b. |
| c. Investment management agency accounts..... | RIADB953 | NR | RIADB954 | NR | RIADB955 | NR | M.4.c. |
| d. Other fiduciary accounts and related services..... | RIADB956 | NR | RIADB957 | NR | RIADB958 | 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)..... | RIADB959 | NR | RIADB960 | NR | RIADB961 | NR | M.4.e. |

Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

| | | | |
|---|----------|---------|--------|
| 1. Does the institution have any derivative contracts?..... | RCONFT00 | Yes | 1. |
| a. Total gross notional amount of interest rate derivatives held for trading..... | RCONA126 | 0 | 1.a. |
| b. Total gross notional amount of all other derivatives held for trading..... | RCONFT01 | 0 | 1.b. |
| c. Total gross notional amount of interest rate derivatives not held for trading..... | RCON8725 | 8,716 | 1.c. |
| d. Total gross notional amount of all other derivatives not held for trading..... | RCONFT02 | 0 | 1.d. |
| 2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?..... | RCONFT03 | Yes | 2. |
| a. Principal amount of 1-4 family residential mortgage loans sold during the quarter..... | RCONFT04 | 32,835 | 2.a. |
| b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading..... | RCONFT05 | 9,081 | 2.b. |
| 3. Does the institution use the fair value option to measure any of its assets or liabilities?..... | RCONFT06 | No | 3. |
| a. Aggregate amount of fair value option assets..... | RCONHK18 | NR | 3.a. |
| b. Aggregate amount of fair value option liabilities..... | RCONHK19 | NR | 3.b. |
| c. Year-to-date net gains (losses) recognized in earnings on fair value option assets..... | RIADF551 | NR | 3.c. |
| d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities..... | RIADF553 | NR | 3.d. |
| 4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?..... | RCONFT07 | No | 4. |
| a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement..... | RCONFT08 | NR | 4.a. |
| 5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?..... | RCONFT09 | No | 5. |
| a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution..... | RCONFT10 | NR | 5.a. |
| 6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?..... | RCONFT11 | Yes | 6. |
| a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million..... | RCONFT12 | 764,328 | 6.a. |
| 7. Does the institution have any consolidated variable interest entities?..... | RCONFT13 | No | 7. |
| a. Total assets of consolidated variable interest entities ¹ | RCONFT14 | NR | 7.a. |
| b. Total liabilities of consolidated variable interest entities..... | RCONFT15 | NR | 7.b. |
| 8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?..... | RCONFT16 | No | 8. |
| a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards)..... | RCONC391 | NR | 8.a. |
| b. Separate valuation allowance for uncollectible retail credit card fees and finance charges..... | RIADC389 | NR | 8.b. |
| c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹ | RIADC390 | NR | 8.c. |
| d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income..... | RIADC388 | NR | 8.d. |
| 9. Does the institution have assets covered by FDIC loss-sharing agreements?..... | RCONFT17 | No | 9. |
| a. Loans and leases covered by FDIC loss-sharing agreements..... | RCONFT18 | NR | 9.a. |
| b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements: | | | 9.b. |
| 1. Past due 30 through 89 days and still accruing..... | RCONFT19 | NR | 9.b.1. |
| 2. Past due 90 days and still accruing..... | RCONFT20 | NR | 9.b.2. |
| 3. Nonaccrual..... | RCONFT21 | NR | 9.b.3. |
| c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements: | | | 9.c. |
| 1. Past due 30 through 89 days and still accruing..... | RCONK102 | NR | 9.c.1. |
| 2. Past due 90 days and still accruing..... | RCONK103 | NR | 9.c.2. |
| 3. Nonaccrual..... | RCONK104 | NR | 9.c.3. |
| d. Other real estate owned covered by FDIC loss-sharing agreements..... | RCONFT22 | NR | 9.d. |
| e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements..... | RCONK192 | NR | 9.e. |

1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|----|----|
| 1. Comments?..... | RCON6979 | No | 1. |
| 2. Bank Management Statement (please type or print clearly; 750 character limit):..... | TEXT6980 | NR | 2. |

Federal Financial Institutions Examination Council



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

| | |
|-------------------------|-------------------|
| Institution Name | TEXASBANK |
| City | BROWNWOOD |
| State | TX |
| Zip Code | 768012930 |
| Call Report Report Date | 9/30/2022 |
| Report Type | 051 |
| RSSD-ID | 232856 |
| FDIC Certificate Number | 19559 |
| OCC Charter Number | 0 |
| ABA Routing Number | 111902424 |
| Last updated on | 10/27/2022 |



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

Report at the close of business September 30, 2022

(20220930)
(RCON 9999)

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

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 non member banks and three directors for state member banks, national banks, and savings associations.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

FDIC Certificate Number **19559** (RSSD 9050)

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

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.

- (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 datacollection (<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 in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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.

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.

TEXASBANK
Legal Title of Bank (RSSD 9017)
BROWNWOOD
City (RSSD 9130)
TX
State Abbreviation (RSSD 9200) **76801-2930**
Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

CONF _____
Area Code / Phone Number / Extension (TEXT C493)

CONF _____
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
Area Code / FAX Number (TEXT 9116)

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

CONF _____
Area Code / Phone Number / Extension (TEXT C369)

CONF _____
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

CONF _____
Area Code / Phone Number / Extension (TEXT C374)

CONF _____
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income

a. Chief Financial Officer (or Equivalent) Signing the Reports

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|--|------|
| | | |
| TEXTC490 | | CONF |
| TEXTC491 | | CONF |
| TEXTC492 | | CONF |
| TEXTC493 | | CONF |
| TEXTC494 | | CONF |

- 1.
- 1.a.
- 1.a.1.
- 1.a.2.
- 1.a.3.
- 1.a.4.
- 1.a.5.

b. Other Person to Whom Questions about the Reports Should be Directed

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|--|------|
| | | |
| TEXTC495 | | CONF |
| TEXTC496 | | CONF |
| TEXT4086 | | CONF |
| TEXT8902 | | CONF |
| TEXT9116 | | CONF |

- 1.b.
- 1.b.1.
- 1.b.2.
- 1.b.3.
- 1.b.4.
- 1.b.5.

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

a. Name and Title.....

b. E-mail Address.....

c. Telephone.....

d. FAX.....

| | | |
|----------|--|------|
| | | |
| TEXTB962 | | CONF |
| TEXTB926 | | CONF |
| TEXTB963 | | CONF |
| TEXTB964 | | CONF |

- 2.
- 2.a.
- 2.b.
- 2.c.
- 2.d.

3. Emergency Contact Information

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|--|------|
| | | |
| TEXTC366 | | CONF |
| TEXTC367 | | CONF |
| TEXTC368 | | CONF |
| TEXTC369 | | CONF |
| TEXTC370 | | CONF |

- 3.
- 3.a.
- 3.a.1.
- 3.a.2.
- 3.a.3.
- 3.a.4.
- 3.a.5.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | | |
|----------|--|------|
| | | |
| TEXTC371 | | CONF |
| TEXTC372 | | CONF |
| TEXTC373 | | CONF |
| TEXTC374 | | CONF |
| TEXTC375 | | CONF |

- 3.b.
- 3.b.1.
- 3.b.2.
- 3.b.3.
- 3.b.4.
- 3.b.5.

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

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|--|------|
| | | |
| TEXTC437 | | CONF |
| TEXTC438 | | CONF |
| TEXTC439 | | CONF |
| TEXTC440 | | CONF |

- 4.
- 4.a.
- 4.a.1.
- 4.a.2.
- 4.a.3.
- 4.a.4.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|--|------|
| | | |
| TEXTC442 | | CONF |
| TEXTC443 | | CONF |
| TEXTC444 | | CONF |
| TEXTC445 | | CONF |

- 4.b.
- 4.b.1.
- 4.b.2.
- 4.b.3.
- 4.b.4.

c. Third Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | | |
|----------|--|------|
| | | |
| TEXTC870 | | CONF |
| TEXTC871 | | CONF |
| TEXTC872 | | CONF |
| TEXTC873 | | CONF |

- 4.c.
- 4.c.1.
- 4.c.2.
- 4.c.3.
- 4.c.4.

d. Fourth Contact

- 1. Name.....

| | | |
|----------|--|------|
| | | |
| TEXTC875 | | CONF |

- 4.d.
- 4.d.1.

Dollar amounts in thousands

| | | | |
|--|----------|------|--------|
| 2. Title..... | TEXTC876 | CONF | 4.d.2. |
| 3. E-mail Address..... | TEXTC877 | CONF | 4.d.3. |
| 4. Telephone..... | TEXTC878 | CONF | 4.d.4. |
| 5. Chief Executive Officer Contact Information | | | 5. |
| a. Chief Executive Officer | | | 5.a. |
| 1. Name..... | TEXTFT42 | CONF | 5.a.1. |
| 2. E-mail Address..... | TEXTFT44 | CONF | 5.a.2. |
| 3. Telephone..... | TEXTFT43 | CONF | 5.a.3. |
| 4. FAX..... | TEXTFT45 | CONF | 5.a.4. |

Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Interest income: | | | 1. |
| a. Interest and fee income on loans: | | | 1.a. |
| 1. Loans secured by real estate: | | | 1.a.1. |
| a. Loans secured by 1-4 family residential properties..... | RIAD4435 | 32,323 | 1.a.1.a. |
| b. All other loans secured by real estate..... | RIAD4436 | 16,529 | 1.a.1.b. |
| 2. Commercial and industrial loans..... | RIAD4012 | 1,308 | 1.a.2. |
| 3. Loans to individuals for household, family, and other personal expenditures: | | | 1.a.3. |
| a. Credit cards..... | RIADB485 | 0 | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RIADB486 | 264 | 1.a.3.b. |
| 4. Not applicable | | | 1.a.4. |
| 5. All other loans ¹ | RIAD4058 | 153 | 1.a.5. |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))..... | RIAD4010 | 50,577 | 1.a.6. |
| b. Income from lease financing receivables..... | RIAD4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions ² | RIAD4115 | 800 | 1.c. |
| d. Interest and dividend income on securities: | | | 1.d. |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..... | RIADB488 | 59 | 1.d.1. |
| 2. Mortgage-backed securities..... | RIADB489 | 456 | 1.d.2. |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.)..... | RIAD4060 | 471 | 1.d.3. |
| e. Not applicable | | | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell..... | RIAD4020 | 0 | 1.f. |
| g. Other interest income..... | RIAD4518 | 849 | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g.)..... | RIAD4107 | 53,212 | 1.h. |
| 2. Interest expense: | | | 2. |
| a. Interest on deposits: | | | 2.a. |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 77 | 2.a.1. |
| 2. Nontransaction accounts: | | | 2.a.2. |
| a. Savings deposits (includes MMDAs)..... | RIAD0093 | 2,427 | 2.a.2.a. |
| b. Time deposits of \$250,000 or less..... | RIADHK03 | 1,352 | 2.a.2.b. |
| c. Time deposits of more than \$250,000..... | RIADHK04 | 370 | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase..... | RIAD4180 | 49 | 2.b. |
| c. Other interest expense..... | RIADGW44 | 134 | 2.c. |
| d. Not applicable | | | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.c.)..... | RIAD4073 | 4,409 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e.)..... | RIAD4074 | 48,803 | 3. |
| 4. Provision for loan and lease losses ³ | RIADJJ33 | 2,149 | 4. |
| 5. Noninterest income: | | | 5. |
| a. Income from fiduciary activities ² | RIAD4070 | 0 | 5.a. |
| b. Service charges on deposit accounts..... | RIAD4080 | 1,011 | 5.b. |
| c. Not applicable | | | 5.c. |
| d. Income from securities-related and insurance activities | | | 5.d. |
| 1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities..... | RIADHT73 | 0 | 5.d.1. |

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

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----------|--------|
| 2. Income from insurance activities ³ | RIADHT74 | 4 | 5.d.2. |
| e. Not applicable..... | | | 5.e. |
| f. Net servicing fees..... | RIADB492 | 3,461 | 5.f. |
| g. Not applicable..... | | | 5.g. |
| h. Not applicable..... | | | 5.h. |
| i. Net gains (losses) on sales of loans and leases..... | RIAD5416 | 4,901 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | RIAD5415 | -96 | 5.j. |
| k. Net gains (losses) on sales of other assets ³ | RIADB496 | 0 | 5.k. |
| l. Other noninterest income..... | RIADB497 | 6,045 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l)..... | RIAD4079 | 15,326 | 5.m. |
| 6. Not available..... | | | 6. |
| a. Realized gains (losses) on held-to-maturity securities..... | RIAD3521 | 0 | 6.a. |
| b. Realized gains (losses) on available-for-sale debt securities..... | RIAD3196 | 0 | 6.b. |
| 7. Noninterest expense: | | | 7. |
| a. Salaries and employee benefits..... | RIAD4135 | 24,040 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | RIAD4217 | 2,347 | 7.b. |
| c. Not available..... | | | 7.c. |
| 1. Goodwill impairment losses..... | RIADC216 | 0 | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets..... | RIADC232 | 0 | 7.c.2. |
| d. Other noninterest expense..... | RIAD4092 | 8,928 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d)..... | RIAD4093 | 35,315 | 7.e. |
| 8. Not available..... | | | 8. |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 26,665 | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴ | RIADHT70 | 0 | 8.b. |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)..... | RIAD4301 | 26,665 | 8.c. |
| 9. Applicable income taxes (on item 8.c)..... | RIAD4302 | 0 | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9)..... | RIAD4300 | 26,665 | 10. |
| 11. Discontinued operations, net of applicable income taxes..... | RIADFT28 | 0 | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..... | RIADG104 | 26,665 | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)..... | RIADG103 | 0 | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13)..... | RIAD4340 | 26,665 | 14. |
| 1. Not applicable..... | | | M.1. |
| 2. Not applicable..... | | | 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)..... | RIAD4313 | 52 | M.3. |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))..... | RIAD4507 | 470 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... | RIAD4150 | 269 | M.5. |
| Memorandum item 6 is to be completed by: * 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)) ¹ | RIAD4024 | 101 | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ² | RIAD9106 | 00000000 | M.7. |

3. Includes underwriting income from insurance and reinsurance activities.
 3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
 *. Describe on Schedule RI-E - Explanations.
 *. Describe on Schedule RI-E - Explanations.
 4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 *. Describe on Schedule RI-E - Explanations.
 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 in the June 30, 2018, Report of Condition.
 2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.

Dollar amounts in thousands

| | | | |
|---|----------|-----|---------|
| 8. Not applicable | | | M.8. |
| 9. Not applicable | | | M.9. |
| 10. Not applicable | | | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | Yes | M.11. |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i> | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))..... | RIADF228 | NR | M.12. |
| 13. Not applicable | | | M.13. |
| <i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i> | | | |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ³ | RIADJ321 | NR | M.14. |
| <i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total 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): | | | M.15. |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH032 | NR | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH033 | NR | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | NR | M.15.c. |
| d. All other service charges on deposit accounts..... | RIADH035 | NR | M.15.d. |

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|---------|-----|
| 1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD3217 | 83,862 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors | RIADB507 | 0 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2)..... | RIADB508 | 83,862 | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)..... | RIAD4340 | 26,665 | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..... | RIADB509 | 0 | 5. |
| 6. Treasury stock transactions, net..... | RIADB510 | 0 | 6. |
| 7. Changes incident to business combinations, net..... | RIAD4356 | 79,188 | 7. |
| 8. LESS: Cash dividends declared on preferred stock..... | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock..... | RIAD4460 | 6,044 | 9. |
| 10. Other comprehensive income ¹ | RIADB511 | -5,447 | 10. |
| 11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) | RIAD4415 | 0 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..... | RIAD3210 | 178,224 | 12. |

3. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.
 *. 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.
 *. Describe on Schedule RI-E - Explanations.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 051)

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

| Dollar amounts in thousands | | (Column A) Charge-offs Calendar year-to-date | | (Column B) Recoveries Calendar year-to-date | | |
|---|--|---|-----|--|-----|----------|
| 1. Loans secured by real estate: | | | | | | 1. |
| a. Construction, land development, and other land loans: | | | | | | 1.a. |
| 1. 1-4 family residential construction loans..... | | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | | RIADC893 | 0 | RIADC894 | 0 | 1.a.2. |
| b. Secured by farmland..... | | RIAD3584 | 0 | RIAD3585 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | | RIAD5411 | 0 | RIAD5412 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | | 1.c.2. |
| a. Secured by first liens..... | | RIADC234 | 0 | RIADC217 | 2 | 1.c.2.a. |
| b. Secured by junior liens..... | | RIADC235 | 0 | RIADC218 | 0 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | | RIADC895 | 0 | RIADC896 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | | RIADC897 | 57 | RIADC898 | 108 | 1.e.2. |
| 2. Not applicable | | | | | | 2. |
| 3. Not applicable | | | | | | 3. |
| 4. Commercial and industrial loans..... | | RIAD4638 | 7 | RIAD4608 | 3 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | 5. |
| a. Credit cards..... | | RIADB514 | 0 | RIADB515 | 0 | 5.a. |
| b. Automobile loans..... | | RIADK129 | 0 | RIADK133 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | | RIADK205 | 63 | RIADK206 | 15 | 5.c. |
| 6. Not applicable | | | | | | 6. |
| 7. All other loans ² | | RIAD4644 | 0 | RIAD4628 | 0 | 7. |
| 8. Lease financing receivables..... | | RIAD4266 | 0 | RIAD4267 | 0 | 8. |
| 9. Total (sum of items 1 through 8)..... | | RIAD4635 | 127 | RIAD4605 | 128 | 9. |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above..... | | RIAD5409 | 0 | RIAD5410 | 0 | M.1. |
| 2. Not applicable | | | | | | M.2. |
| Memorandum item 3 are to be completed by: * 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) ² | | RIAD4655 | 0 | RIAD4665 | 0 | M.3. |

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
 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, 2018, Report of Condition.

Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051)

| 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 | |
|--|---|--------|---|--------|---|--------|
| | Code | Amount | Code | Amount | Code | Amount |
| 1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 | 5,099 | RIADJH88 | NR | RIADJH94 | NR |
| 2. Recoveries (column A must equal Part I, item 9, column B, above)..... | RIAD4605 | 128 | RIADJH89 | NR | RIADJH95 | NR |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)..... | RIADC079 | 127 | RIADJH92 | NR | RIADJH98 | NR |
| 4. LESS: Write-downs arising from transfers of financial assets ³ | RIAD5523 | 0 | RIADJJ00 | NR | RIADJJ01 | NR |
| 5. Provisions for credit losses ⁴ | RIAD4230 | 2,149 | RIADJH90 | NR | RIADJH96 | NR |
| 6. Adjustments (see instructions for this schedule)*..... | RIADC233 | 8,341 | RIADJH91 | NR | RIADJH97 | NR |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)..... | RIAD3123 | 15,590 | RIADJH93 | NR | RIADJH99 | NR |

| Dollar amounts in thousands | | |
|---|----------|---------|
| 1. Not applicable | | M.1. |
| 2. Not applicable | | M.2. |
| 3. Not applicable | | M.3. |
| 4. Not applicable | | M.4. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ ... | RIADJJ02 | NR M.5. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ ... | RCONJJ03 | NR M.6. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures..... | RIADMG93 | NR M.7. |

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
 4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
 *. Describe on Schedule RI-E - Explanations.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 051)

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | (Column A) Recorded Investment | | (Column B) Allowance Balance | | |
|--|--------------------------------|----|------------------------------|----|------|
| 1. Real estate loans: | | | | | 1. |
| a. Construction loans..... | RCONJJ04 | NR | RCONJJ12 | NR | 1.a. |
| b. Commercial real estate loans..... | RCONJJ05 | NR | RCONJJ13 | NR | 1.b. |
| c. Residential real estate loans..... | RCONJJ06 | NR | RCONJJ14 | NR | 1.c. |
| 2. Commercial loans ³ | RCONJJ07 | NR | RCONJJ15 | NR | 2. |
| 3. Credit cards..... | RCONJJ08 | NR | RCONJJ16 | NR | 3. |
| 4. Other consumer loans..... | RCONJJ09 | NR | RCONJJ17 | NR | 4. |
| 5. Unallocated, if any..... | | | RCONJJ18 | NR | 5. |
| 6. Total (sum of items 1.a through 5) ⁴ | RCONJJ11 | NR | RCONJJ19 | NR | 6. |

| Dollar amounts in thousands | | | |
|---|----------|--|----|
| Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. | | | |
| 7. Securities issued by states and political subdivisions in the U.S..... | RCONJJ20 | | NR |
| 8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)..... | RCONJJ21 | | NR |
| 9. Asset-backed securities and structured financial products..... | RCONJJ23 | | NR |
| 10. Other debt securities..... | RCONJJ24 | | NR |
| 11. Total (sum of items 7 through 10) ⁶ | RCONJJ25 | | NR |

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

Schedule RI-E - Explanations (Form Type - 051)

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

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

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | |
|--|----------|--------------------------------------|--------|
| a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹ | RIADJJ26 | NR | 4.a. |
| b. Effect of adoption of lease accounting standard - ASC Topic 842..... | RIADKW17 | NR | 4.b. |
| c. Disclose component and the dollar amount of that component: | | | 4.c. |
| (TEXTB526) NR | RIADB526 | 0 | 4.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 4.d. |
| (TEXTB527) NR | RIADB527 | 0 | 4.d.1. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | 5. |
| a. Disclose component and the dollar amount of that component: | | | 5.a. |
| (TEXT4498) NR | RIAD4498 | 0 | 5.a.1. |
| b. Disclose component and the dollar amount of that component: | | | 5.b. |
| (TEXT4499) NR | RIAD4499 | 0 | 5.b.1. |
| 6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): ³ | | | 6. |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹ | RIADJJ27 | NR | 6.a. |
| b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹ | RIADJJ28 | NR | 6.b. |
| c. Disclose component and the dollar amount of that component: | | | 6.c. |
| (TEXT4521) Texas Bank Financial's 12-31-21 balance | RIAD4521 | 8,341 | 6.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 6.d. |
| (TEXT4522) NR | RIAD4522 | 0 | 6.d.1. |
| 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): | | | 7. |
| a. Comments?..... | RIAD4769 | Yes | 7.a. |
| b. Other explanations (please type or print clearly; 750 character limit):..... | TEXT4769 | Click here for value | 7.b. |

(TEXT4769) TexasBank merged with Texas Bank Financial in January 2022.

1. Only institutions that have adopted ASU 2016-13 should report an amount in item 4.a, if applicable.
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.

Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|---|----------|-----------|---------|
| 1. Cash and balances due from depository institutions: | | | 1. |
| a. Noninterest-bearing balances and currency and coin ¹ | RCON0081 | 14,346 | 1.a. |
| b. Interest-bearing balances ² | RCON0071 | 123,894 | 1.b. |
| 2. Securities: | | | 2. |
| a. Held-to-maturity securities (from Schedule RC-B, column A) ³ | RCONJJ34 | 42,945 | 2.a. |
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCON1773 | 33,188 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading ⁴ | RCONJA22 | 0 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | 3. |
| a. Federal funds sold | RCONB987 | 0 | 3.a. |
| b. Securities purchased under agreements to resell ⁵ | RCONB989 | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | 4. |
| a. Loans and leases held for sale | RCON5369 | 7,178 | 4.a. |
| b. Loans and leases held for investment | RCONB528 | 1,338,837 | 4.b. |
| c. LESS: Allowance for loan and lease losses ⁷ | RCON3123 | 15,591 | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | RCONB529 | 1,323,246 | 4.d. |
| 5. Trading assets | RCON3545 | 0 | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCON2145 | 11,380 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCON2150 | 485 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | RCON2130 | 0 | 8. |
| 9. Direct and indirect investments in real estate ventures | RCON3656 | 0 | 9. |
| 10. Intangible assets (from Schedule RC-M) | RCON2143 | 8,041 | 10. |
| 11. Other assets (from Schedule RC-F) ⁶ | RCON2160 | 18,071 | 11. |
| 12. Total assets (sum of items 1 through 11) | RCON2170 | 1,582,774 | 12. |
| 13. Deposits: | | | 13. |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E): | RCON2200 | 1,368,483 | 13.a. |
| 1. Noninterest-bearing ⁸ | RCON6631 | 367,364 | 13.a.1. |
| 2. Interest-bearing | RCON6636 | 1,001,119 | 13.a.2. |
| b. Not applicable | | | 13.b. |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | 14. |
| a. Federal funds purchased ⁹ | RCONB993 | 0 | 14.a. |
| b. Securities sold under agreements to repurchase ¹⁰ | RCONB995 | 0 | 14.b. |
| 15. Trading liabilities | RCON3548 | 0 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | RCON3190 | 30,000 | 16. |
| 17. Not applicable | | | 17. |
| 18. Not applicable | | | 18. |
| 19. Subordinated notes and debentures ¹¹ | RCON3200 | 0 | 19. |
| 20. Other liabilities (from Schedule RC-G) | RCON2930 | 6,067 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCON2948 | 1,404,550 | 21. |

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to 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.
7. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
6. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
8. Includes noninterest-bearing demand, time, and savings deposits.
9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
10. Includes all securities repurchase agreements, regardless of maturity.
11. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 22. Not applicable | | | 22. |
| 23. Perpetual preferred stock and related surplus..... | RCON3838 | 0 | 23. |
| 24. Common stock..... | RCON3230 | 1,250 | 24. |
| 25. Surplus (exclude all surplus related to preferred stock)..... | RCON3839 | 21,014 | 25. |
| 26. Not available | | | 26. |
| a. Retained earnings..... | RCON3632 | 161,755 | 26.a. |
| b. Accumulated other comprehensive income ¹ | RCONB530 | -5,795 | 26.b. |
| c. Other equity capital components ² | RCONA130 | 0 | 26.c. |
| 27. Not available | | | 27. |
| a. Total bank equity capital (sum of items 23 through 26.c)..... | RCON3210 | 178,224 | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries..... | RCON3000 | 0 | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b)..... | RCONG105 | 178,224 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | RCON3300 | 1,582,774 | 29. |
| <i>To be reported with the March Report of Condition.</i> | | | |
| <i>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.</i> | | | |
| <i>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.</i> | | | |
| <i>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).</i> | | | |
| <i>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).</i> | | | |
| <i>3 = This number is not to be used.</i> | | | |
| <i>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)</i> | | | |
| <i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i> | | | |
| <i>6 = Review of the bank's financial statements by external auditors</i> | | | |
| <i>7 = Compilation of the bank's financial statements by external auditors</i> | | | |
| <i>8 = Other audit procedures (excluding tax preparation work)</i> | | | |
| <i>9 = No external audit work</i> | | | |
| <i>1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021.....</i> | | | |
| <i>To be reported with the March Report of Condition.</i> | | | |
| 2. Bank's fiscal year-end date (report the date in MMDD format)..... | RCON8678 | NR | M.2. |
| | RCON6724 | NR | M.1. |

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

Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

| Dollar amounts in thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|---|--|--|--|--|---------|
| 1. U.S. Treasury securities..... | RCON0211 0 | RCON0213 0 | RCON1286 4,945 | RCON1287 4,803 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹ | RCONHT50 0 | RCONHT51 0 | RCONHT52 263 | RCONHT53 239 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S..... | RCON8496 18,878 | RCON8497 17,562 | RCON8498 0 | RCON8499 0 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | 4. |
| a. Residential mortgage pass-through securities: | | | | | 4.a. |
| 1. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONHT54 0 | RCONHT55 0 | RCONHT56 13,035 | RCONHT57 11,244 | 4.a.1. |
| 2. Other pass-through securities..... | RCONG308 0 | RCONG309 0 | RCONG310 0 | RCONG311 0 | 4.a.2. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | 4.b. |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG312 0 | RCONG313 0 | RCONG314 20,740 | RCONG315 16,902 | 4.b.1. |
| 2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG316 0 | RCONG317 0 | RCONG318 0 | RCONG319 0 | 4.b.2. |
| 3. All other residential MBS..... | RCONG320 0 | RCONG321 0 | RCONG322 0 | RCONG323 0 | 4.b.3. |
| c. Commercial MBS: | | | | | 4.c. |
| 1. Commercial mortgage pass-through securities: | | | | | 4.c.1. |
| a. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONK142 0 | RCONK143 0 | RCONK144 0 | RCONK145 0 | 4.c.1a. |
| b. Other pass-through securities..... | RCONK146 0 | RCONK147 0 | RCONK148 0 | RCONK149 0 | 4.c.1b. |
| 2. Other commercial MBS: | | | | | 4.c.2. |
| a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONK150 0 | RCONK151 0 | RCONK152 0 | RCONK153 0 | 4.c.2a. |
| b. All other commercial MBS..... | RCONK154 0 | RCONK155 0 | RCONK156 0 | RCONK157 0 | 4.c.2b. |
| 5. Asset-backed securities and structured financial products: | | | | | 5. |
| a. Asset-backed securities (ABS)..... | RCONC026 0 | RCONC988 0 | RCONC989 0 | RCONC027 0 | 5.a. |
| b. Structured financial products..... | RCONHT58 0 | RCONHT59 0 | RCONHT60 0 | RCONHT61 0 | 5.b. |
| 6. Other debt securities: | | | | | 6. |
| a. Other domestic debt securities..... | RCON1737 24,067 | RCON1738 22,622 | RCON1739 0 | RCON1741 0 | 6.a. |
| b. Other foreign debt securities..... | RCON1742 0 | RCON1743 0 | RCON1744 0 | RCON1746 0 | 6.b. |
| 7. Unallocated portfolio layer fair value hedge basis adjustments... | | | RCONMG95 NR | | 7. |
| 8. Total (sum of items 1 through 7) ² | RCON1754 42,945 | RCON1771 40,184 | RCON1772 38,983 | RCON1773 33,188 | 8. |

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Pledged securities ¹ | RCON0416 | 27,677 | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹ | | | M.2. |
| 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 | | | M.2.a. |
| 1. Three months or less..... | RCONA549 | 0 | M.2.a.1. |
| 2. Over three months through 12 months..... | RCONA550 | 240 | M.2.a.2. |
| 3. Over one year through three years..... | RCONA551 | 8,513 | M.2.a.3. |
| 4. Over three years through five years..... | RCONA552 | 0 | M.2.a.4. |
| 5. Over five years through 15 years..... | RCONA553 | 23,807 | M.2.a.5. |
| 6. Over 15 years..... | RCONA554 | 15,427 | 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 | | | M.2.b. |
| 1. Three months or less..... | RCONA555 | 426 | M.2.b.1. |
| 2. Over three months through 12 months..... | RCONA556 | 393 | M.2.b.2. |
| 3. Over one year through three years..... | RCONA557 | 0 | M.2.b.3. |
| 4. Over three years through five years..... | RCONA558 | 108 | M.2.b.4. |
| 5. Over five years through 15 years..... | RCONA559 | 3,072 | M.2.b.5. |
| 6. Over 15 years..... | RCONA560 | 7,245 | 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 | | | M.2.c. |
| 1. Three years or less..... | RCONA561 | 0 | M.2.c.1. |
| 2. Over three years..... | RCONA562 | 16,902 | M.2.c.2. |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)..... | RCONA248 | 254 | 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)..... | RCON1778 | 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): | | | M.4. |
| a. Amortized cost..... | RCON8782 | 24,067 | M.4.a. |
| b. Fair value..... | RCON8783 | 22,622 | M.4.b. |

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

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

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

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.

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.

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

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

Schedule RC-C Part I - Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Loans secured by real estate: | | | 1. |
| a. Construction, land development, and other land loans: | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RCONF158 | 61,899 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF159 | 156,500 | 1.a.2. |
| b. Secured by farmland (including farm residential and other improvements)..... | RCON1420 | 63,227 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON1797 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | 1.c.2. |
| a. Secured by first liens..... | RCON5367 | 666,308 | 1.c.2.a. |
| b. Secured by junior liens..... | RCON5368 | 3,547 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | RCON1460 | 22,717 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF160 | 101,713 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF161 | 213,396 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCON1288 | NR | 2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCON1590 | 2,081 | 3. |
| 4. Commercial and industrial loans..... | RCON1766 | 42,958 | 4. |
| 5. Not applicable | | | 5. |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | 6. |
| a. Credit cards..... | RCONB538 | 0 | 6.a. |
| b. Other revolving credit plans..... | RCONB539 | 60 | 6.b. |
| c. Automobile loans..... | RCONK137 | 3,157 | 6.c. |
| d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)..... | RCONK207 | 4,238 | 6.d. |
| 7. Not applicable | | | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S..... | RCON2107 | 4,156 | 8. |
| 9. Loans to nondepository financial institutions and other loans: | | | 9. |
| a. Loans to nondepository financial institutions..... | RCONJ454 | 0 | 9.a. |
| b. Other loans..... | RCONJ464 | 59 | 9.b. |
| 10. Lease financing receivables (net of unearned income)..... | RCON2165 | 0 | 10. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above..... | RCON2123 | 0 | 11. |
| 12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)..... | RCON2122 | 1,346,016 | 12. |

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. 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.....
 - 2. Other construction loans and all land development and other land loans.....
- b. Loans secured by 1-4 family residential properties.....
- c. Secured by multifamily (5 or more) residential properties.....
- d. Secured by nonfarm nonresidential properties:
 - 1. Loans secured by owner-occupied nonfarm nonresidential properties.....
 - 2. Loans secured by other nonfarm nonresidential properties.....
- e. Commercial and industrial loans.....
- f. All other loans (include loans to individuals for household, family, and other personal expenditures).....
 - 1. Loans secured by farmland.....
 - 2. Not applicable
 - 3. Not applicable
 - 4. Loans to individuals for household, family, and other personal expenditures:
 - a. Credit cards.....
 - b. Automobile loans.....
 - c. Other (includes revolving credit plans other than credit cards and other consumer loans).....

Memorandum item 1.f.(5) is to be completed by:
 * 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 farmers¹.....
- g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):

- a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:^{1, 2}
 - 1. Three months or less.....
 - 2. Over three months through 12 months.....
 - 3. Over one year through three years.....
 - 4. Over three years through five years.....
 - 5. Over five years through 15 years.....
 - 6. Over 15 years.....
- b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:^{1, 3}
 - 1. Three months or less.....
 - 2. Over three months through 12 months.....
 - 3. Over one year through three years.....
 - 4. Over three years through five years.....
 - 5. Over five years through 15 years.....
 - 6. Over 15 years.....
- c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....

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 9⁴.....

| | | | |
|----------|--|---------|------------|
| | | | M.1. |
| | | | M.1.a. |
| RCONK158 | | NR | M.1.a.1. |
| RCONK159 | | NR | M.1.a.2. |
| RCONF576 | | NR | M.1.b. |
| RCONK160 | | NR | M.1.c. |
| | | | M.1.d. |
| RCONK161 | | NR | M.1.d.1. |
| RCONK162 | | NR | M.1.d.2. |
| RCONK256 | | NR | M.1.e. |
| RCONK165 | | NR | M.1.f. |
| RCONK166 | | NR | M.1.f.1. |
| | | | M.1.f.2. |
| | | | M.1.f.3. |
| | | | M.1.f.4. |
| RCONK098 | | NR | M.1.f.4.a. |
| RCONK203 | | NR | M.1.f.4.b. |
| RCONK204 | | NR | M.1.f.4.c. |
| RCONK168 | | NR | M.1.f.5. |
| RCONHK25 | | 0 | M.1.g. |
| | | | M.2. |
| | | | M.2.a. |
| RCONA564 | | 2,169 | M.2.a.1. |
| RCONA565 | | 5,250 | M.2.a.2. |
| RCONA566 | | 7,711 | M.2.a.3. |
| RCONA567 | | 18,041 | M.2.a.4. |
| RCONA568 | | 162,182 | M.2.a.5. |
| RCONA569 | | 469,215 | M.2.a.6. |
| | | | M.2.b. |
| RCONA570 | | 150,161 | M.2.b.1. |
| RCONA571 | | 71,991 | M.2.b.2. |
| RCONA572 | | 80,399 | M.2.b.3. |
| RCONA573 | | 110,573 | M.2.b.4. |
| RCONA574 | | 177,506 | M.2.b.5. |
| RCONA575 | | 89,055 | M.2.b.6. |
| RCONA247 | | 167,124 | M.2.c. |
| RCON2746 | | 0 | M.3. |

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, 2018, Report of Condition.
 1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
 1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....

5. Not applicable

6. Not applicable

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):¹

a. Outstanding balance.....

b. Amount included in Schedule RC-C, Part I, items 1 through 9.....

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:

a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

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.....

9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....

10. Not applicable

| | | |
|----------|----|--------|
| RCO5370 | NR | M.4. |
| | | M.5. |
| | | M.6. |
| | | M.7. |
| RCONC779 | NR | M.7.a. |
| RCONC780 | NR | M.7.b. |
| | | M.8. |
| RCONF230 | NR | M.8.a. |
| RCONF231 | NR | M.8.b. |
| RCONF232 | NR | M.8.c. |
| RCONF577 | 0 | M.9. |
| | | M.10. |

1. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

11. Not applicable

M.11.

| Dollar amounts in thousands | | (Column A) Fair value of acquired loans and leases at acquisition date | (Column B) Gross contractual amounts receivable at acquisition date | (Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected | | | |
|--|----------|--|---|---|----------|----|-------|
| <i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i> | | | | | | | |
| 12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year ² . | | | | | | | |
| | RCONGW45 | NR | RCONGW46 | NR | RCONGW47 | NR | M.12. |

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.

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).....
- 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))..

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

c. Principal amount of reverse mortgage originations that have been sold during the year:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

Memorandum item 16 is to be completed by all banks in the June and December reports only.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:

- a. Number of Section 4013 loans outstanding.....
- b. Outstanding balance of Section 4013 loans.....

| | | | | | | |
|--|----------|---------|--|--|--|-----------|
| | | | | | | M.13. |
| | RCONG376 | NR | | | | M.13.a. |
| | RIADG377 | NR | | | | M.13.b. |
| | RCONG378 | 515,310 | | | | M.14. |
| | | | | | | M.15. |
| | | | | | | M.15.a. |
| | RCONJ466 | NR | | | | M.15.a.1. |
| | RCONJ467 | NR | | | | M.15.a.2. |
| | | | | | | M.15.b. |
| | RCONJ468 | NR | | | | M.15.b.1. |
| | RCONJ469 | NR | | | | M.15.b.2. |
| | | | | | | M.15.c. |
| | RCONJ470 | NR | | | | M.15.c.1. |
| | RCONJ471 | NR | | | | M.15.c.2. |
| | RCONLE75 | NR | | | | M.16. |
| | | | | | | M.17. |
| | RCONLG24 | CONF | | | | M.17.a. |
| | RCONLG25 | CONF | | | | M.17.b. |

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

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

| | | |
|---------|----|------|
| RCO6999 | NR | 1. |
| | | 2. |
| RCO5562 | NR | 2.a. |
| RCO5563 | NR | 2.b. |

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

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

Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):

| | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | |
|--|----------------------------|---|------|
| | | | 3. |
| a. With original amounts of \$100,000 or less..... | RCO5564 | NR | 3.a. |
| b. With original amounts of more than \$100,000 through \$250,000..... | RCO5566 | NR | 3.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000..... | RCO5568 | NR | 3.c. |
| | | | 4. |
| a. With original amounts of \$100,000 or less..... | RCO5570 | NR | 4.a. |
| b. With original amounts of more than \$100,000 through \$250,000..... | RCO5572 | NR | 4.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000..... | RCO5574 | NR | 4.c. |

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in 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.").....

| | | |
|---------|----|------|
| RCO6860 | NR | 5. |
| | | 6. |
| RCO5576 | NR | 6.a. |
| RCO5577 | NR | 6.b. |

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

Dollar amounts in thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

| (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|----------------------------|----|---|----|------|
| | | | | 7. |
| RCO5578 | NR | RCO5579 | NR | 7.a. |
| RCO5580 | NR | RCO5581 | NR | 7.b. |
| RCO5582 | NR | RCO5583 | NR | 7.c. |
| | | | | 8. |
| RCO5584 | NR | RCO5585 | NR | 8.a. |
| RCO5586 | NR | RCO5587 | NR | 8.b. |
| RCO5588 | NR | RCO5589 | NR | 8.c. |

Schedule RC-E - Deposit Liabilities(Form Type - 051)

| Dollar amounts in thousands | | (Column A) Transaction Accounts Total transaction accounts (including total demand deposits) | (Column B) Transaction Accounts Memo: Total demand deposits (included in column A) | (Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs) | | |
|---|----------|---|---|--|------------|------------|
| Deposits of: | | | | | | |
| 1. Individuals, partnerships, and corporations..... | RCONB549 | 379,559 | | RCONB550 | 693,743 1. | |
| 2. U.S. Government..... | RCON2202 | 0 | | RCON2520 | 0 2. | |
| 3. States and political subdivisions in the U.S..... | RCON2203 | 27,584 | | RCON2530 | 43,371 3. | |
| 4. Commercial banks and other depository institutions in the U.S..... | RCONB551 | 41,564 | | RCONB552 | 182,662 4. | |
| 5. Banks in foreign countries..... | RCON2213 | 0 | | RCON2236 | 0 5. | |
| 6. Foreign governments and official institutions (including foreign central banks)..... | RCON2216 | 0 | | RCON2377 | 0 6. | |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)..... | RCON2215 | 448,707 | RCON2210 | 448,707 | RCON2385 | 919,776 7. |

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):

Memorandum item 1.a is to be completed semiannually in the June and December reports only.

a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....

b. Total brokered deposits.....

c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)².....

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).....

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).....

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).

f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....

g. Total reciprocal deposits (as of the report date).....

Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.

h. Sweep deposits:

1. Fully insured, affiliate sweep deposits.....

2. Not fully insured, affiliate sweep deposits.....

3. Fully insured, non-affiliate sweep deposits.....

4. Not fully insured, non-affiliate sweep deposits.....

i. Total sweep deposits that are not brokered deposits.....

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).....

2. Other savings deposits (excludes MMDAs).....

b. Total time deposits of less than \$100,000.....

c. Total time deposits of \$100,000 through \$250,000.....

d. Total time deposits of more than \$250,000.....

e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....

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. Three months or less.....

2. Over three months through 12 months.....

3. Over one year through three years.....

4. Over three years.....

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.....

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. Three months or less.....

2. Over three months through 12 months.....

3. Over one year through three years.....

4. Over three years.....

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.....

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

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?.....

| | | | |
|----------|---------|----|----------|
| | | | M.1. |
| RCON6835 | | NR | M.1.a. |
| RCON2365 | 86,427 | | M.1.b. |
| RCONHK05 | 86,427 | | M.1.c. |
| | | | M.1.d. |
| RCONHK06 | 20,775 | | M.1.d.1. |
| | | | M.1.d.2. |
| RCONK220 | 0 | | M.1.d.3. |
| RCON5590 | NR | | M.1.e. |
| RCONK223 | 0 | | M.1.f. |
| RCONJH83 | 5,024 | | M.1.g. |
| | | | M.1.h. |
| RCONMT87 | NR | | M.1.h.1. |
| RCONMT89 | NR | | M.1.h.2. |
| RCONMT91 | NR | | M.1.h.3. |
| RCONMT93 | NR | | M.1.h.4. |
| RCONMT95 | NR | | M.1.i. |
| | | | M.2. |
| | | | M.2.a. |
| RCON6810 | 524,316 | | M.2.a.1. |
| RCON0352 | 102,256 | | M.2.a.2. |
| RCON6648 | 34,576 | | M.2.b. |
| RCONJ473 | 161,362 | | M.2.c. |
| RCONJ474 | 97,268 | | M.2.d. |
| RCONF233 | 8,854 | | M.2.e. |
| | | | M.3. |
| | | | M.3.a. |
| RCONHK07 | 31,062 | | M.3.a.1. |
| RCONHK08 | 85,803 | | M.3.a.2. |
| RCONHK09 | 53,032 | | M.3.a.3. |
| RCONHK10 | 26,039 | | M.3.a.4. |
| RCONHK11 | 91,045 | | M.3.b. |
| | | | M.4. |
| | | | M.4.a. |
| RCONHK12 | 48,982 | | M.4.a.1. |
| RCONHK13 | 35,270 | | M.4.a.2. |
| RCONHK14 | 9,716 | | M.4.a.3. |
| RCONHK15 | 3,300 | | M.4.a.4. |
| RCONK222 | 84,252 | | M.4.b. |
| RCONP752 | NR | | M.5. |

2. The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
 3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

| | | | |
|----------|--|----|----------|
| | | | M.6. |
| RCONP753 | | NR | M.6.a. |
| RCONP754 | | NR | M.6.b. |
| | | | M.7. |
| | | | M.7.a. |
| RCONP756 | | NR | M.7.a.1. |
| RCONP757 | | NR | M.7.a.2. |
| | | | M.7.b. |
| RCONP758 | | NR | M.7.b.1. |
| RCONP759 | | NR | M.7.b.2. |

Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|--------|
| 1. Accrued interest receivable ² | RCONB556 | 5,810 | 1. |
| 2. Net deferred tax assets ³ | RCON2148 | 0 | 2. |
| 3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets ⁴ | RCONHT80 | 0 | 3. |
| 4. Equity investments without readily determinable fair values ⁵ | RCON1752 | 1,377 | 4. |
| 5. Life insurance assets: | | | 5. |
| a. General account life insurance assets..... | RCONK201 | 8,049 | 5.a. |
| b. Separate account life insurance assets..... | RCONK202 | 0 | 5.b. |
| c. Hybrid account life insurance assets..... | RCONK270 | 0 | 5.c. |
| <i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i> | | | |
| 6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)..... | RCON2168 | 2,835 | 6. |
| a. Prepaid expenses..... | RCON2166 | NR | 6.a. |
| b. Repossessed personal property (including vehicles)..... | RCON1578 | NR | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading..... | RCONC010 | NR | 6.c. |
| d. FDIC loss-sharing indemnification assets..... | RCONJ448 | NR | 6.d. |
| e. Computer software..... | RCONFT33 | NR | 6.e. |
| f. Accounts receivable..... | RCONFT34 | NR | 6.f. |
| g. Receivables from foreclosed government-guaranteed mortgage loans..... | RCONFT35 | NR | 6.g. |
| h. Disclose component and the dollar amount of that component: | | | 6.h. |
| 1. Describe component..... | TEXT3549 | NR | 6.h.1. |
| 2. Amount of component..... | RCON3549 | NR | 6.h.2. |
| i. Disclose component and the dollar amount of that component: | | | 6.i. |
| 1. Describe component..... | TEXT3550 | NR | 6.i.1. |
| 2. Amount of component..... | RCON3550 | NR | 6.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 6.j. |
| 1. Describe component..... | TEXT3551 | NR | 6.j.1. |
| 2. Amount of component..... | RCON3551 | NR | 6.j.2. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)..... | RCON2160 | 18,071 | 7. |

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

Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-------|--------|
| 1. Not available | | | 1. |
| a. Interest accrued and unpaid on deposits ¹ | RCON3645 | 431 | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | 411 | 1.b. |
| 2. Net deferred tax liabilities ² | RCON3049 | 0 | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures ³ | RCONB557 | 71 | 3. |
| 4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) | RCON2938 | 5,154 | 4. |
| a. Accounts payable | RCON3066 | NR | 4.a. |
| b. Deferred compensation liabilities | RCONC011 | NR | 4.b. |
| c. Dividends declared but not yet payable | RCON2932 | NR | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading | RCONC012 | NR | 4.d. |
| e. Operating lease liabilities | RCONLB56 | NR | 4.e. |
| f. Disclose component and the dollar amount of that component: | | | 4.f. |
| 1. Describe component | TEXT3552 | NR | 4.f.1. |
| 2. Amount of component | RCON3552 | NR | 4.f.2. |
| g. Disclose component and the dollar amount of that component: | | | 4.g. |
| 1. Describe component | TEXT3553 | NR | 4.g.1. |
| 2. Amount of component | RCON3553 | NR | 4.g.2. |
| h. Disclose component and the dollar amount of that component: | | | 4.h. |
| 1. Describe component | TEXT3554 | NR | 4.h.1. |
| 2. Amount of component | RCON3554 | NR | 4.h.2. |
| 5. Total | RCON2930 | 6,067 | 5. |

1. For savings banks, include "dividends" accrued and unpaid on deposits.
 2. See discussion of deferred income taxes in Glossary entry on "income taxes."
 3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-----------|--------|
| 1. Interest-bearing balances due from depository institutions..... | RCON3381 | 62,288 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ² | RCONB558 | 4,941 | 2. |
| 3. Mortgage-backed securities ² | RCONB559 | 36,562 | 3. |
| 4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ² | RCONB560 | 18,889 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell..... | RCON3365 | 0 | 5. |
| 6. Loans: | | | 6. |
| a. Total loans..... | RCON3360 | 1,294,916 | 6.a. |
| b. Loans secured by real estate: | | | 6.b. |
| 1. Loans secured by 1-4 family residential properties..... | RCON3465 | 690,562 | 6.b.1. |
| 2. All other loans secured by real estate..... | RCON3466 | 551,013 | 6.b.2. |
| c. Commercial and industrial loans..... | RCON3387 | 41,104 | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | 6.d. |
| 1. Credit cards..... | RCONB561 | 0 | 6.d.1. |
| 2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RCONB562 | 7,209 | 6.d.2. |
| 7. Not applicable | | | 7. |
| 8. Lease financing receivables (net of unearned income)..... | RCON3484 | 0 | 8. |
| 9. Total assets ⁴ | RCON3368 | 1,483,154 | 9. |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RCON3485 | 78,187 | 10. |
| 11. Nontransaction accounts: | | | 11. |
| a. Savings deposits (includes MMDAs)..... | RCONB563 | 550,810 | 11.a. |
| b. Time deposits of \$250,000 or less..... | RCONHK16 | 201,655 | 11.b. |
| c. Time deposits of more than \$250,000..... | RCONHK17 | 77,497 | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase..... | RCON3353 | 0 | 12. |
| <i>To be completed by banks with \$100 million or more in total assets:</i> | | | |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵ | RCON3355 | 18,355 | 13. |
| <i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i> | | | |
| 1. Loans to finance agricultural production and other loans to farmers ² | RCON3386 | 2,081 | M.1. |

2. Quarterly averages for all debt securities should be based on amortized cost.
 2. Quarterly averages for all debt securities should be based on amortized cost.
 4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
 5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.
 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, 2018, Report of Condition.

Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|---|----------|--------|----------|
| 1. Unused commitments: | | | 1. |
| a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines..... | RCON3814 | 0 | 1.a. |
| b. Credit card lines..... | RCON3815 | 0 | 1.b. |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | 1.c. |
| 1. Secured by real estate: | | | 1.c.1. |
| a. 1-4 family residential construction loan commitments..... | RCONF164 | 52,435 | 1.c.1.a. |
| b. Commercial real estate, other construction loan, and land development loan commitments..... | RCONF165 | 97,488 | 1.c.1.b. |
| 2. NOT secured by real estate..... | RCON6550 | 0 | 1.c.2. |
| d. Not applicable | | | 1.d. |
| e. Other unused commitments: | | | 1.e. |
| 1. Commercial and industrial loans..... | RCONJ457 | 42,709 | 1.e.1. |
| 2. Loans to financial institutions..... | RCONJ458 | 0 | 1.e.2. |
| 3. All other unused commitments..... | RCONJ459 | 79,147 | 1.e.3. |
| 2. Financial standby letters of credit..... | RCON3819 | 0 | 2. |
| 3. Performance standby letters of credit..... | RCON3821 | 271 | 3. |
| 4. Commercial and similar letters of credit..... | RCON3411 | 0 | 4. |
| 5. Not applicable | | | 5. |
| 6. Securities lent and borrowed: | | | 6. |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)..... | RCON3433 | 0 | 6.a. |
| b. Securities borrowed..... | RCON3432 | 0 | 6.b. |

Dollar amounts in thousands

| | | | |
|-------------------|--|--|----|
| 7. Not applicable | | | 7. |
|-------------------|--|--|----|

Dollar amounts in thousands

8. Not applicable

9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....

a. Not applicable

b. Not applicable

c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....

d. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

e. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

f. Disclose component and the dollar amount of that component:

(TEXT3557) NR

10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....

a. Not applicable

b. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

c. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

d. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

e. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

a. Sales for which the reporting bank is the acquiring bank.....

b. Sales for which the reporting bank is the agent bank with risk.....

| | | |
|----------|---------|---------|
| | | 8. |
| RCON3430 | 105,000 | 9. |
| | | 9.a. |
| | | 9.b. |
| RCONC978 | NR | 9.c. |
| | | 9.d. |
| TEXT3555 | NR | 9.d.1. |
| RCON3555 | NR | 9.d.2. |
| | | 9.e. |
| TEXT3556 | NR | 9.e.1. |
| RCON3556 | NR | 9.e.2. |
| | | 9.f. |
| RCON3557 | NR | 9.f.1. |
| RCON5591 | 0 | 10. |
| | | 10.a. |
| | | 10.b. |
| TEXT5592 | NR | 10.b.1. |
| RCON5592 | NR | 10.b.2. |
| | | 10.c. |
| TEXT5593 | NR | 10.c.1. |
| RCON5593 | NR | 10.c.2. |
| | | 10.d. |
| TEXT5594 | NR | 10.d.1. |
| RCON5594 | NR | 10.d.2. |
| | | 10.e. |
| TEXT5595 | NR | 10.e.1. |
| RCON5595 | NR | 10.e.2. |
| | | 11. |
| RCONC223 | NR | 11.a. |
| RCONC224 | NR | 11.b. |

Schedule RC-M - Memoranda (Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | 1. |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests..... | RCON6164 | 511 | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations..... | RCON6165 | 0 | 1.b. |
| 2. Intangible assets: | | | 2. |
| a. Mortgage servicing assets..... | RCON3164 | 6,454 | 2.a. |
| 1. Estimated fair value of mortgage servicing assets..... | RCONA590 | 6,454 | 2.a.1. |
| b. Goodwill..... | RCON3163 | 1,587 | 2.b. |
| c. All other identifiable intangible assets..... | RCONJF76 | 0 | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)..... | RCON2143 | 8,041 | 2.d. |
| 3. Other real estate owned: | | | 3. |
| a. Construction, land development, and other land..... | RCON5508 | 0 | 3.a. |
| b. Farmland..... | RCON5509 | 0 | 3.b. |
| c. 1-4 family residential properties..... | RCON5510 | 485 | 3.c. |
| d. Multifamily (5 or more) residential properties..... | RCON5511 | 0 | 3.d. |
| e. Nonfarm nonresidential properties..... | RCON5512 | 0 | 3.e. |
| f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)..... | RCON2150 | 485 | 3.f. |
| 4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ¹ | RCONJA29 | 0 | 4. |
| 5. Other borrowed money: | | | 5. |
| a. Federal Home Loan Bank advances: | | | 5.a. |
| 1. Advances with a remaining maturity or next repricing date of: ¹ | | | 5.a.1. |
| a. One year or less..... | RCONF055 | 20,000 | 5.a.1.a. |
| b. Over one year through three years..... | RCONF056 | 0 | 5.a.1.b. |
| c. Over three years through five years..... | RCONF057 | 0 | 5.a.1.c. |
| d. Over five years..... | RCONF058 | 10,000 | 5.a.1.d. |
| 2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² | RCON2651 | 20,000 | 5.a.2. |
| 3. Structured advances (included in items 5.a.(1)(a) - (d) above)..... | RCONF059 | 0 | 5.a.3. |
| b. Other borrowings: | | | 5.b. |
| 1. Other borrowings with a remaining maturity or next repricing date of: ³ | | | 5.b.1. |
| a. One year or less..... | RCONF060 | 0 | 5.b.1.a. |
| b. Over one year through three years..... | RCONF061 | 0 | 5.b.1.b. |
| c. Over three years through five years..... | RCONF062 | 0 | 5.b.1.c. |
| d. Over five years..... | RCONF063 | 0 | 5.b.1.d. |
| 2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴ .. | RCONB571 | 0 | 5.b.2. |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)..... | RCON3190 | 30,000 | 5.c. |
| 6. Does the reporting bank sell private label or third party mutual funds and annuities?..... | RCONB569 | NR | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... | RCONB570 | NR | 7. |
| Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. | | | 8. |
| 8. Internet website addresses and physical office trade names: | | | |
| a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):..... | TEXT4087 | NR | 8.a. |

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

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

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----|---------|
| b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹ | | | 8.b. |
| 1. URL 1..... | TE01N528 | NR | 8.b.1. |
| 2. URL 2..... | TE02N528 | NR | 8.b.2. |
| 3. URL 3..... | TE03N528 | NR | 8.b.3. |
| 4. URL 4..... | TE04N528 | NR | 8.b.4. |
| 5. URL 5..... | TE05N528 | NR | 8.b.5. |
| 6. URL 6..... | TE06N528 | NR | 8.b.6. |
| 7. URL 7..... | TE07N528 | NR | 8.b.7. |
| 8. URL 8..... | TE08N528 | NR | 8.b.8. |
| 9. URL 9..... | TE09N528 | NR | 8.b.9. |
| 10. URL 10..... | TE10N528 | NR | 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: | | | 8.c. |
| 1. Trade name 1..... | TE01N529 | NR | 8.c.1. |
| 2. Trade name 2..... | TE02N529 | NR | 8.c.2. |
| 3. Trade name 3..... | TE03N529 | NR | 8.c.3. |
| 4. Trade name 4..... | TE04N529 | NR | 8.c.4. |
| 5. Trade name 5..... | TE05N529 | NR | 8.c.5. |
| 6. Trade name 6..... | TE06N529 | NR | 8.c.6. |
| 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?..... | | | 9. |
| | RCON4088 | NR | |
| 10. Secured liabilities: | | | 10. |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..... | | | 10.a. |
| | RCONF064 | 0 | |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... | | | 10.b. |
| | RCONF065 | 0 | |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... | | | 11. |
| | RCONG463 | NR | |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... | | | 12. |
| | RCONG464 | NR | |
| 13. Not applicable | | | 13. |
| 14. Captive insurance and reinsurance subsidiaries: | | | 14. |
| a. Total assets of captive insurance subsidiaries ¹ | | | 14.a. |
| | RCONK193 | NR | |
| b. Total assets of captive reinsurance subsidiaries ¹ | | | 14.b. |
| | RCONK194 | NR | |
| Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. | | | 15. |
| 15. Qualified Thrift Lender (QTL) test: | | | 15. |
| 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)..... | | | 15.a. |
| | RCONL133 | NR | |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?..... | | | 15.b. |
| | RCONL135 | NR | |
| Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only. | | | 16. |
| 16. International remittance transfers offered to consumers: ¹ | | | 16. |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date..... | | | 16.a. |
| | RCONN523 | NR | |
| 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. | | | 16.b. |
| 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: | | | 16.b. |
| 1. Estimated dollar value of international remittance transfers..... | | | 16.b.1. |
| | RCONN524 | NR | |
| 2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception..... | | | 16.b.2. |
| | RCONMM07 | NR | |

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----|---------|
| 3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception..... | RCONMQ52 | NR | 16.b.3. |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ² | | | 17. |
| a. Number of PPP loans outstanding..... | RCONLG26 | 2 | 17.a. |
| b. Outstanding balance of PPP loans..... | RCONLG27 | 55 | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF..... | RCONLG28 | 0 | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | 17.d. |
| 1. One year or less..... | RCONLL59 | 0 | 17.d.1. |
| 2. More than one year..... | RCONLL60 | 0 | 17.d.2. |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL57 | 0 | 17.e. |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF): | | | 18. |
| a. Outstanding balance of assets purchased under the MMLF..... | RCONLL61 | 0 | 18.a. |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL58 | 0 | 18.b. |

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

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

| Dollar amounts in thousands | | (Column A) Past due 30 through 89 days and still accruing | (Column B) Past due 90 days or more and still accruing | (Column C) Nonaccrual | | | |
|---|----------|---|--|-----------------------|----------|-------|--------|
| 1. Loans secured by real estate: | | | | | 1. | | |
| a. Construction, land development, and other land loans: | | | | | 1.a. | | |
| 1. 1-4 family residential construction loans..... | RCONF172 | 67 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 479 | RCONF175 | 0 | RCONF177 | 0 | 1.a.2. |
| b. Secured by farmland..... | RCON3493 | 0 | RCON3494 | 0 | RCON3495 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | 1.c. | | |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 0 | RCON5399 | 0 | RCON5400 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. | | |
| a. Secured by first liens..... | RCONC236 | 4,245 | RCONC237 | 421 | RCONC229 | 1,744 | 1.c.2a |
| b. Secured by junior liens..... | RCONC238 | 0 | RCONC239 | 0 | RCONC230 | 0 | 1.c.2b |
| d. Secured by multifamily (5 or more) residential properties..... | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | 1.e. | | |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 0 | RCONF180 | 0 | RCONF182 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 135 | RCONF181 | 0 | RCONF183 | 0 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCONB834 | 0 | RCONB835 | 0 | RCONB836 | 0 | 2. |
| 3. Not applicable | | | | | 3. | | |
| 4. Commercial and industrial loans..... | RCON1606 | 23 | RCON1607 | 0 | RCON1608 | 22 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | 5. | | |
| a. Credit cards..... | RCONB575 | 0 | RCONB576 | 0 | RCONB577 | 0 | 5.a. |
| b. Automobile loans..... | RCONK213 | 12 | RCONK214 | 0 | RCONK215 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK216 | 1 | RCONK217 | 0 | RCONK218 | 0 | 5.c. |
| 6. Not applicable | | | | | 6. | | |
| 7. All other loans ¹ | RCON5459 | 21 | RCON5460 | 15 | RCON5461 | 0 | 7. |
| 8. Lease financing receivables..... | RCON1226 | 0 | RCON1227 | 0 | RCON1228 | 0 | 8. |
| 9. Total loans and leases (sum of items 1 through 8)..... | RCON1406 | 4,983 | RCON1407 | 436 | RCON1403 | 1,766 | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)..... | RCON3505 | 0 | RCON3506 | 0 | RCON3507 | 0 | 10. |
| 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..... | | | | | 11. | | |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"..... | RCONK036 | 0 | RCONK037 | 0 | RCONK038 | 22 | 11. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above..... | RCONK039 | 0 | RCONK040 | 0 | RCONK041 | 22 | 11.a. |
| | RCONK042 | 0 | RCONK043 | 0 | RCONK044 | 0 | 11.b. |
| Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly. | | | | | | | |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | M.1. | | |
| a. Construction, land development, and other land loans: | | | | | M.1.a. | | |
| 1. 1-4 family residential construction loans..... | RCONK105 | NR | RCONK106 | NR | RCONK107 | NR | M1a1. |
| 2. Other construction loans and all land development and other land loans..... | RCONK108 | NR | RCONK109 | NR | RCONK110 | NR | M1a2. |
| b. Loans secured by 1-4 family residential properties..... | RCONF661 | NR | RCONF662 | NR | RCONF663 | NR | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties..... | RCONK111 | NR | RCONK112 | NR | RCONK113 | NR | M.1.c. |

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|----|--|----|-----------------------|----|------------|
| d. Secured by nonfarm nonresidential properties: | | | | | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK114 | NR | RCONK115 | NR | RCONK116 | NR | M.1.d.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONK117 | NR | RCONK118 | NR | RCONK119 | NR | M.1.d.2. |
| e. Commercial and industrial loans..... | RCONK257 | NR | RCONK258 | NR | RCONK259 | NR | M.1.e. |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... | RCONK126 | NR | RCONK127 | NR | RCONK128 | NR | 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 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..... | RCONK130 | NR | RCONK131 | NR | RCONK132 | NR | M.1.f.1. |
| 2. Not applicable..... | | | | | | | M.1.f.2. |
| 3. Not applicable..... | | | | | | | M.1.f.3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | | | | | M.1.f.4. |
| a. Credit cards..... | RCONK274 | NR | RCONK275 | NR | RCONK276 | NR | M.1.f.4.a. |
| b. Automobile loans..... | RCONK277 | NR | RCONK278 | NR | RCONK279 | NR | M.1.f.4.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK280 | NR | RCONK281 | NR | RCONK282 | NR | M.1.f.4.c. |
| <i>Memorandum item 1.f.(5) is to be completed by: * 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</i> | | | | | | | |
| 5. Loans to finance agricultural production and other loans to farmers ¹ | RCONK138 | NR | RCONK139 | NR | RCONK140 | NR | M.1.f.5. |
| g. Total 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 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f)..... | RCONHK26 | 91 | RCONHK27 | 0 | RCONHK28 | 17 | M.1.g. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above..... | RCON6558 | 0 | RCON6559 | 0 | RCON6560 | 0 | M.2. |
| 3. Not applicable..... | | | | | | | M.3. |
| <i>Memorandum item 4 is to be completed by: * 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:</i> | | | | | | | |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹ | RCON1594 | 0 | RCON1597 | 0 | RCON1583 | 0 | M.4. |

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, 2018, Report of Condition.
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|----|--|----|-----------------------|----|------|
| | RCONC240 | NR | RCONC241 | NR | RCONC226 | NR | |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)..... | | | | | | | M.5. |

| Dollar amounts in thousands | |
|-----------------------------|--|
| 6. Not applicable | |

| Dollar amounts in thousands | | | |
|--|----------|----|------|
| <i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i> | | | |
| 7. Additions to nonaccrual assets during the previous six months..... | RCONC410 | NR | M.7. |
| 8. Nonaccrual assets sold during the previous six months..... | RCONC411 | NR | M.8. |

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|----|--|----|-----------------------|----|--------|
| | RCONL183 | NR | RCONL184 | NR | RCONL185 | NR | |
| 9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ² | | | | | | | M.9. |
| a. Outstanding balance..... | RCONL183 | NR | RCONL184 | NR | RCONL185 | NR | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above..... | RCONL186 | NR | RCONL187 | NR | RCONL188 | NR | M.9.b. |

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments (Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations..... | RCONF236 | 1,368,914 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions..... | RCONF237 | 0 | 2. |
| 3. Not applicable | | | 3. |
| 4. Average consolidated total assets for the calendar quarter..... | RCONK652 | 1,483,154 | 4. |
| a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)..... | RCONK653 | 1 | 4.a. |
| 5. Average tangible equity for the calendar quarter ¹ | RCONK654 | 179,316 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions..... | RCONK655 | 0 | 6. |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | 7. |
| a. One year or less..... | RCONG465 | 0 | 7.a. |
| b. Over one year through three years..... | RCONG466 | 0 | 7.b. |
| c. Over three years through five years..... | RCONG467 | 0 | 7.c. |
| d. Over five years..... | RCONG468 | 0 | 7.d. |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | 8. |
| a. One year or less..... | RCONG469 | 0 | 8.a. |
| b. Over one year through three years..... | RCONG470 | 0 | 8.b. |
| c. Over three years through five years..... | RCONG471 | 0 | 8.c. |
| d. Over five years..... | RCONG472 | 0 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b)..... | RCONG803 | 0 | 9. |
| <i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i> | | | |
| a. Fully consolidated brokered reciprocal deposits..... | RCONL190 | 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?..... | RCONK656 | No | 10. |
| <i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i> | | | |
| a. Banker's bank deduction..... | RCONK657 | NR | 10.a. |
| b. Banker's bank deduction limit..... | RCONK658 | NR | 10.b. |
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?..... | RCONK659 | No | 11. |
| <i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i> | | | |
| a. Custodial bank deduction..... | RCONK660 | NR | 11.a. |
| b. Custodial bank deduction limit..... | RCONK661 | NR | 11.b. |
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | M.1. |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹ | | | M.1.a. |
| 1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF049 | 754,527 | M.1.a.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF050 | 39460 | M.1.a.2. |
| b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹ | | | M.1.b. |
| 1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF051 | 597,889 | M.1.b.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF052 | 673 | M.1.b.2. |
| c. Retirement deposit accounts of \$250,000 or less: ¹ | | | M.1.c. |
| 1. Amount of retirement deposit accounts of \$250,000 or less..... | RCONF045 | 13,281 | M.1.c.1. |
| 2. Number of retirement deposit accounts of \$250,000 or less..... | RCONF046 | 424 | M.1.c.2. |
| d. Retirement deposit accounts of more than \$250,000: ¹ | | | M.1.d. |
| 1. Amount of retirement deposit accounts of more than \$250,000..... | RCONF047 | 3,217 | M.1.d.1. |

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.
 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.

Dollar amounts in thousands

| | | | |
|---|----------|----|----------|
| 2. Number of retirement deposit accounts of more than \$250,000..... | RCONF048 | 9 | M.1.d.2. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.</i> | | | |
| 2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³ | RCON5597 | NR | M.2. |
| 3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: | | | M.3. |
| a. Legal title..... | TEXTA545 | NR | M.3.a. |
| b. FDIC Certificate Number..... | RCONA545 | 0 | M.3.b. |

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

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

| | | | |
|--|----------|---------|-------|
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..... | RCOAP742 | 22,264 | 1. |
| 2. Retained earnings ¹ | RCOAKW00 | 161,755 | 2. |
| <i>To be completed only by institutions that have adopted ASU 2016-13:</i> | | | |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)..... | RCOAJJ29 | NR | 2.a. |
| 3. Accumulated other comprehensive income (AOCI)..... | RCOAB530 | -5,795 | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)..... | RCOAP838 | 1 | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital..... | RCOAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)..... | RCOAP840 | 178,224 | 5. |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..... | RCOAP841 | 1,587 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..... | RCOAP842 | 0 | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs..... | RCOAP843 | 0 | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.f; if entered "0" for No in item 3.a, complete only item 9.f): | | | 9. |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP844 | -5,795 | 9.a. |
| b. Not applicable. | | | 9.b. |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP846 | 0 | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP847 | 0 | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP848 | 0 | 9.e. |
| f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)..... | RCOAP849 | NR | 9.f. |
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | 10. |
| 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)..... | RCOAP850 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions. | | | 10.b. |
| 11. Not applicable | | | 11. |
| 12. Subtotal (item 5 minus items 6 through 10.b)..... | RCOAP852 | 182,432 | 12. |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB58 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB59 | 0 | 14. |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12..... | RCOALB60 | 0 | 15. |
| 16. Not applicable | | | 16. |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions ¹ | RCOAP857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)..... | RCOAP858 | 0 | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18)..... | RCOAP859 | 182,432 | 19. |
| 20. Additional tier 1 capital instruments plus related surplus..... | RCOAP860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital..... | RCOAP861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital..... | RCOAP862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..... | RCOAP863 | 0 | 23. |
| 24. LESS: Additional tier 1 capital deductions..... | RCOAP864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..... | RCOAP865 | 0 | 25. |
| 26. Tier 1 capital (sum of items 19 and 25)..... | RCOA8274 | 182,432 | 26. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 27. Average total consolidated assets ² | RCOAKW03 | 1,483,154 | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)..... | RCOAP875 | 1,587 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes..... | RCOAB596 | 0 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)..... | RCOAA224 | 1,481,567 | 30. |
| 31. Leverage ratio (item 26 divided by 30)..... | RCOA7204 | 12.3134% | 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)..... | RCOALE74 | 0 | 31.a. |
| <i>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.</i> | | | |
| b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) ¹ | RCOANC99 | NR | 31.b. |

Dollar amounts in thousands

| | (Column A) Amount | | (Column B) Percentage | | |
|--|-------------------|----|-----------------------|----|-------|
| 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion)..... | RCOA2170 | 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..... | RCOAKX77 | NR | RCOAKX78 | NR | 33. |
| 34. Off-balance sheet exposures: | | | | | 34. |
| a. Unused portion of conditionally cancellable commitments..... | RCOAKX79 | NR | | | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)..... | RCOAKX80 | NR | | | 34.b. |
| c. Other off-balance sheet exposures..... | RCOAKX81 | 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..... | RCOAKX82 | NR | RCOAKX83 | NR | 34.d. |

Dollar amounts in thousands

| | | | |
|--|----------|----|-------|
| 35. Unconditionally cancellable commitments..... | RCOAS540 | NR | 35. |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions..... | RCOALB61 | NR | 36. |
| 37. Allocated transfer risk reserve..... | RCOA3128 | NR | 37. |
| 38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | 38. |
| a. Loans and leases held for investment..... | RCOAJJ30 | NR | 38.a. |
| b. Held-to-maturity debt securities..... | RCOAJJ31 | NR | 38.b. |
| c. Other financial assets measured at amortized cost..... | RCOAJJ32 | NR | 38.c. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-----|
| 39. Tier 2 capital instruments plus related surplus..... | RCOAP866 | 0 | 39. |
| 40. Non-qualifying capital instruments subject to phase out from tier 2 capital..... | RCOAP867 | 0 | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital..... | RCOAP868 | 0 | 41. |
| 42. Allowance for loan and lease losses includable in tier 2 capital ¹ | RCOA5310 | 14,985 | 42. |
| 43. Not applicable. | | | 43. |
| 44. Tier 2 capital before deductions (sum of items 39 through 42)..... | RCOAP870 | 14,985 | 44. |
| 45. LESS: Tier 2 capital deductions..... | RCOAP872 | 0 | 45. |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero)..... | RCOA5311 | 14,985 | 46. |
| 47. Total capital (sum of items 26 and 46)..... | RCOA3792 | 197,417 | 47. |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)..... | RCOAA223 | 1,198,174 | 48. |

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------------|-----|
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48)..... | RCOAP793 | 15.2258% | 49. |
| 50. Tier 1 capital ratio (item 26 divided by item 48)..... | RCOA7206 | 15.2258% | 50. |
| 51. Total capital ratio (item 47 divided by item 48)..... | RCOA7205 | 16.4765% | 51. |

Dollar amounts in thousands

| | | | |
|--|----------|----------------|-----|
| 52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments..... | RCOAH311 | 8.4765% | 52. |
| 53. Eligible retained income ³ | RCOAH313 | NR | 53. |
| 54. Distributions and discretionary bonus payments during the quarter ⁴ | RCOAH314 | NR | 54. |

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

1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

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

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

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

Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051)

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

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

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

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposures Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|--|---|---|---|---|---|--|--|--|--|------|
| Dollar amounts in thousands | | | | | | | | | | |
| b. Securities purchased under agreements to resell | | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | 4. |
| a. Residential mortgage exposures..... | | | | | | | | RCONH273 NR | RCONH274 NR | 4.a. |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCONH275 NR | RCONH276 NR | 4.b. |

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

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

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

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|--|---|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCON2170 1,562,774 | RCONSS00 NR | RCOND987 NR | RCONHJ90 NR | RCONHJ91 NR | | RCOND988 NR | RCOND989 NR | RCOND990 NR | RCONS503 NR |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount |
|--|---|---|---|---|---|---|---|---|
| Dollar amounts in thousands | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCONS504 NR | RCONS505 NR | RCONS506 NR | RCONS507 NR | | | RCONS510 NR | RCONH300 NR |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 12. Financial standby letters of credit | RCOND991 NR | RCOND992 NR | RCOND993 NR | RCONHJ92 NR | RCONHJ93 NR | | RCOND994 NR | RCOND995 NR | RCOND996 NR | RCONS511 NR |
| 13. Performance standby letters of credit and transaction-related contingent items | RCOND997 NR | RCOND998 NR | RCOND999 NR | | | | RCONG603 NR | RCONG604 NR | RCONG605 NR | RCONS512 NR |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCONG606 NR | RCONG607 NR | RCONG608 NR | RCONHJ94 NR | RCONHJ95 NR | | RCONG609 NR | RCONG610 NR | RCONG611 NR | RCONS513 NR |
| 15. Retained recourse on small business obligations sold with recourse | RCONG612 NR | RCONG613 NR | RCONG614 NR | | | | RCONG615 NR | RCONG616 NR | RCONG617 NR | RCONS514 NR |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|---|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 16. Repo-style transactions ²¹ | RCONS515 NR | RCONS516 NR | RCONS517 NR | RCONS518 NR | RCONS519 NR | | RCONS520 NR | RCONS521 NR | RCONS522 NR | RCONS523 NR |
| 17. All other off-balance sheet liabilities | RCONG618 NR | RCONG619 NR | RCONG620 NR | | | | RCONG621 NR | RCONG622 NR | RCONG623 NR | RCONS524 NR |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits) | | | | | | | | | | |
| a. Original maturity of one year or less | RCONS525 NR | RCONS526 NR | RCONS527 NR | RCONHJ96 NR | RCONHJ97 NR | | RCONS528 NR | RCONS529 NR | RCONS530 NR | RCONS531 NR |

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
 21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Dollar amounts in thousands

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|--|---|---|---|--|--|--|--|--|-------|
| b. Original maturity exceeding one year..... | RCONG624 NR | RCONG625 NR | RCONG626 NR | RCONHJ98 NR | RCONHJ99 NR | | RCONG627 NR | RCONG628 NR | RCONG629 NR | RCONS539 NR | 18.b. |
| 19. Unconditionally cancelable commitments..... | RCONS540 NR | RCONS541 NR | | | | | | | | | 19. |
| 20. Over-the-counter derivatives..... | | RCONS542 NR | RCONS543 NR | RCONHK00 NR | RCONHK01 NR | RCONS544 NR | RCONS545 NR | RCONS546 NR | RCONS547 NR | RCONS548 NR | 20. |
| 21. Centrally cleared derivatives..... | | RCONS549 NR | RCONS550 NR | RCONS551 NR | RCONS552 NR | | RCONS554 NR | RCONS555 NR | RCONS556 NR | RCONS557 NR | 21. |
| 22. Unsettled transactions (failed trades) ²² | RCONH191 NR | | RCONH193 NR | | | | RCONH194 NR | RCONH195 NR | RCONH196 NR | RCONH197 NR | 22. |

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

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

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

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

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

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

| | | | |
|---|----------|-----------|------|
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold..... | RCONS580 | 1,198,851 | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)..... | RCONS581 | 0 | 27. |
| 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷ | RCONB704 | 1,198,851 | 28. |
| 29. LESS: Excess allowance for loan and lease losses..... | RCONA222 | 677 | 29. |
| 30. LESS: Allocated transfer risk reserve..... | RCON3128 | 0 | 30. |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30)..... | RCONG641 | 1,198,174 | 31. |
| <i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i> | | | |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules..... | RCONG642 | NR | M.1. |

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | |
|---|----------|----|--------|
| 4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | M.4. |
| a. Loans and leases held for investment..... | RCONJJ30 | NR | M.4.a. |
| b. Held-to-maturity debt securities..... | RCONJJ31 | NR | M.4.b. |
| c. Other financial assets measured at amortized cost..... | RCONJJ32 | NR | M.4.c. |

Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

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

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

| Dollar amounts in thousands | | | | |
|--|----------|--|----|-------|
| 14. Personal trust and agency accounts..... | RIADB904 | | NR | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | | 15. |
| a. Employee benefit - defined contribution..... | RIADB905 | | NR | 15.a. |
| b. Employee benefit - defined benefit..... | RIADB906 | | NR | 15.b. |
| c. Other employee benefit and retirement-related accounts..... | RIADB907 | | NR | 15.c. |
| 16. Corporate trust and agency accounts..... | RIADA479 | | NR | 16. |
| 17. Investment management and investment advisory agency accounts..... | RIADJ315 | | NR | 17. |
| 18. Foundation and endowment trust and agency accounts..... | RIADJ316 | | NR | 18. |
| 19. Other fiduciary accounts..... | RIADA480 | | NR | 19. |
| 20. Custody and safekeeping accounts..... | RIADB909 | | NR | 20. |
| 21. Other fiduciary and related services income..... | RIADB910 | | NR | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)..... | RIAD4070 | | 0 | 22. |
| 23. Less: Expenses..... | RIADC058 | | NR | 23. |
| 24. Less: Net losses from fiduciary and related services..... | RIADA488 | | NR | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services..... | RIADB911 | | NR | 25. |
| 26. Net fiduciary and related services income..... | RIADA491 | | NR | 26. |

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

| Dollar amounts in thousands | | (Column A) Gross Losses Managed Accounts | | (Column B) Gross Losses Non-Managed Accounts | | (Column C) Recoveries | |
|---|----------|---|----------|---|----------|-----------------------|--------|
| 4. Fiduciary settlements, surcharges, and other losses: | | | | | | | M.4. |
| a. Personal trust and agency accounts..... | RIADB947 | NR | RIADB948 | NR | RIADB949 | NR | M.4.a. |
| b. Employee benefit and retirement-related trust and agency accounts..... | RIADB950 | NR | RIADB951 | NR | RIADB952 | NR | M.4.b. |
| c. Investment management agency accounts..... | RIADB953 | NR | RIADB954 | NR | RIADB955 | NR | M.4.c. |
| d. Other fiduciary accounts and related services..... | RIADB956 | NR | RIADB957 | NR | RIADB958 | 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)..... | RIADB959 | NR | RIADB960 | NR | RIADB961 | NR | M.4.e. |

Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

| | | | |
|---|----------|---------|--------|
| 1. Does the institution have any derivative contracts?..... | RCONFT00 | Yes | 1. |
| a. Total gross notional amount of interest rate derivatives held for trading..... | RCONA126 | 10,764 | 1.a. |
| b. Total gross notional amount of all other derivatives held for trading..... | RCONFT01 | 0 | 1.b. |
| c. Total gross notional amount of interest rate derivatives not held for trading..... | RCON8725 | 10,764 | 1.c. |
| d. Total gross notional amount of all other derivatives not held for trading..... | RCONFT02 | 0 | 1.d. |
| 2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?..... | RCONFT03 | Yes | 2. |
| a. Principal amount of 1-4 family residential mortgage loans sold during the quarter..... | RCONFT04 | 39,917 | 2.a. |
| b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading..... | RCONFT05 | 11,114 | 2.b. |
| 3. Does the institution use the fair value option to measure any of its assets or liabilities?..... | RCONFT06 | No | 3. |
| a. Aggregate amount of fair value option assets..... | RCONHK18 | NR | 3.a. |
| b. Aggregate amount of fair value option liabilities..... | RCONHK19 | NR | 3.b. |
| c. Year-to-date net gains (losses) recognized in earnings on fair value option assets..... | RIADF551 | NR | 3.c. |
| d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities..... | RIADF553 | NR | 3.d. |
| 4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?..... | RCONFT07 | No | 4. |
| a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement..... | RCONFT08 | NR | 4.a. |
| 5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?..... | RCONFT09 | No | 5. |
| a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution..... | RCONFT10 | NR | 5.a. |
| 6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?..... | RCONFT11 | Yes | 6. |
| a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million..... | RCONFT12 | 760,878 | 6.a. |
| 7. Does the institution have any consolidated variable interest entities?..... | RCONFT13 | No | 7. |
| a. Total assets of consolidated variable interest entities ¹ | RCONFT14 | NR | 7.a. |
| b. Total liabilities of consolidated variable interest entities..... | RCONFT15 | NR | 7.b. |
| 8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?..... | RCONFT16 | No | 8. |
| a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards)..... | RCONC391 | NR | 8.a. |
| b. Separate valuation allowance for uncollectible retail credit card fees and finance charges..... | RIADC389 | NR | 8.b. |
| c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹ | RIADC390 | NR | 8.c. |
| d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income..... | RIADC388 | NR | 8.d. |
| 9. Does the institution have assets covered by FDIC loss-sharing agreements?..... | RCONFT17 | No | 9. |
| a. Loans and leases covered by FDIC loss-sharing agreements..... | RCONFT18 | NR | 9.a. |
| b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements: | | | 9.b. |
| 1. Past due 30 through 89 days and still accruing..... | RCONFT19 | NR | 9.b.1. |
| 2. Past due 90 days and still accruing..... | RCONFT20 | NR | 9.b.2. |
| 3. Nonaccrual..... | RCONFT21 | NR | 9.b.3. |
| c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements: | | | 9.c. |
| 1. Past due 30 through 89 days and still accruing..... | RCONK102 | NR | 9.c.1. |
| 2. Past due 90 days and still accruing..... | RCONK103 | NR | 9.c.2. |
| 3. Nonaccrual..... | RCONK104 | NR | 9.c.3. |
| d. Other real estate owned covered by FDIC loss-sharing agreements..... | RCONFT22 | NR | 9.d. |
| e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements..... | RCONK192 | NR | 9.e. |

1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|----|----|
| 1. Comments?..... | RCON6979 | No | 1. |
| 2. Bank Management Statement (please type or print clearly; 750 character limit):..... | TEXT6980 | NR | 2. |

Federal Financial Institutions Examination Council



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

| | |
|-------------------------|-------------------|
| Institution Name | TEXASBANK |
| City | BROWNWOOD |
| State | TX |
| Zip Code | 768012930 |
| Call Report Report Date | 6/30/2022 |
| Report Type | 051 |
| RSSD-ID | 232856 |
| FDIC Certificate Number | 19559 |
| OCC Charter Number | 0 |
| ABA Routing Number | 111902424 |
| Last updated on | 10/25/2022 |



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

Report at the close of business June 30, 2022

(20220630) (RCON 9999)

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

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 non member banks and three directors for state member banks, national banks, and savings associations.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

FDIC Certificate Number 19559 (RSSD 9050)

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

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.

- (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 datacollection (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 in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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.

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.

TEXASBANK

Legal Title of Bank (RSSD 9017)

BROWNWOOD

City (RSSD 9130)

TX

State Abbreviation (RSSD 9200)

76801-2930

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

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

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

CONF _____
Area Code / Phone Number / Extension (TEXT C493)

CONF _____
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
Area Code / FAX Number (TEXT 9116)

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

CONF _____
Area Code / Phone Number / Extension (TEXT C369)

CONF _____
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

CONF _____
Area Code / Phone Number / Extension (TEXT C374)

CONF _____
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income

a. Chief Financial Officer (or Equivalent) Signing the Reports

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | |
|----------|------|
| | |
| TEXTC490 | CONF |
| TEXTC491 | CONF |
| TEXTC492 | CONF |
| TEXTC493 | CONF |
| TEXTC494 | CONF |

- 1.
- 1.a.
- 1.a.1.
- 1.a.2.
- 1.a.3.
- 1.a.4.
- 1.a.5.

b. Other Person to Whom Questions about the Reports Should be Directed

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | |
|----------|------|
| | |
| TEXTC495 | CONF |
| TEXTC496 | CONF |
| TEXT4086 | CONF |
| TEXT8902 | CONF |
| TEXT9116 | CONF |

- 1.b.
- 1.b.1.
- 1.b.2.
- 1.b.3.
- 1.b.4.
- 1.b.5.

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

a. Name and Title.....

b. E-mail Address.....

c. Telephone.....

d. FAX.....

| | |
|----------|------|
| | |
| TEXTB962 | CONF |
| TEXTB926 | CONF |
| TEXTB963 | CONF |
| TEXTB964 | CONF |

- 2.
- 2.a.
- 2.b.
- 2.c.
- 2.d.

3. Emergency Contact Information

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | |
|----------|------|
| | |
| TEXTC366 | CONF |
| TEXTC367 | CONF |
| TEXTC368 | CONF |
| TEXTC369 | CONF |
| TEXTC370 | CONF |

- 3.
- 3.a.
- 3.a.1.
- 3.a.2.
- 3.a.3.
- 3.a.4.
- 3.a.5.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....
- 5. FAX.....

| | |
|----------|------|
| | |
| TEXTC371 | CONF |
| TEXTC372 | CONF |
| TEXTC373 | CONF |
| TEXTC374 | CONF |
| TEXTC375 | CONF |

- 3.b.
- 3.b.1.
- 3.b.2.
- 3.b.3.
- 3.b.4.
- 3.b.5.

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

a. Primary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | |
|----------|------|
| | |
| TEXTC437 | CONF |
| TEXTC438 | CONF |
| TEXTC439 | CONF |
| TEXTC440 | CONF |

- 4.
- 4.a.
- 4.a.1.
- 4.a.2.
- 4.a.3.
- 4.a.4.

b. Secondary Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | |
|----------|------|
| | |
| TEXTC442 | CONF |
| TEXTC443 | CONF |
| TEXTC444 | CONF |
| TEXTC445 | CONF |

- 4.b.
- 4.b.1.
- 4.b.2.
- 4.b.3.
- 4.b.4.

c. Third Contact

- 1. Name.....
- 2. Title.....
- 3. E-mail Address.....
- 4. Telephone.....

| | |
|----------|------|
| | |
| TEXTC870 | CONF |
| TEXTC871 | CONF |
| TEXTC872 | CONF |
| TEXTC873 | CONF |

- 4.c.
- 4.c.1.
- 4.c.2.
- 4.c.3.
- 4.c.4.

d. Fourth Contact

- 1. Name.....

| | |
|----------|------|
| | |
| TEXTC875 | CONF |

- 4.d.
- 4.d.1.

Dollar amounts in thousands

| | | | |
|--|----------|------|--------|
| 2. Title..... | TEXTC876 | CONF | 4.d.2. |
| 3. E-mail Address..... | TEXTC877 | CONF | 4.d.3. |
| 4. Telephone..... | TEXTC878 | CONF | 4.d.4. |
| 5. Chief Executive Officer Contact Information | | | 5. |
| a. Chief Executive Officer | | | 5.a. |
| 1. Name..... | TEXTFT42 | CONF | 5.a.1. |
| 2. E-mail Address..... | TEXTFT44 | CONF | 5.a.2. |
| 3. Telephone..... | TEXTFT43 | CONF | 5.a.3. |
| 4. FAX..... | TEXTFT45 | CONF | 5.a.4. |

Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Interest income: | | | 1. |
| a. Interest and fee income on loans: | | | 1.a. |
| 1. Loans secured by real estate: | | | 1.a.1. |
| a. Loans secured by 1-4 family residential properties..... | RIAD4435 | 20,733 | 1.a.1.a. |
| b. All other loans secured by real estate..... | RIAD4436 | 9,983 | 1.a.1.b. |
| 2. Commercial and industrial loans..... | RIAD4012 | 760 | 1.a.2. |
| 3. Loans to individuals for household, family, and other personal expenditures: | | | 1.a.3. |
| a. Credit cards..... | RIADB485 | 0 | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RIADB486 | 167 | 1.a.3.b. |
| 4. Not applicable | | | 1.a.4. |
| 5. All other loans ¹ | RIAD4058 | 92 | 1.a.5. |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))..... | RIAD4010 | 31,735 | 1.a.6. |
| b. Income from lease financing receivables..... | RIAD4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions ² | RIAD4115 | 419 | 1.c. |
| d. Interest and dividend income on securities: | | | 1.d. |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..... | RIADB488 | 28 | 1.d.1. |
| 2. Mortgage-backed securities..... | RIADB489 | 284 | 1.d.2. |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.)..... | RIAD4060 | 314 | 1.d.3. |
| e. Not applicable | | | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell..... | RIAD4020 | 0 | 1.f. |
| g. Other interest income..... | RIAD4518 | 554 | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g.)..... | RIAD4107 | 33,334 | 1.h. |
| 2. Interest expense: | | | 2. |
| a. Interest on deposits: | | | 2.a. |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 43 | 2.a.1. |
| 2. Nontransaction accounts: | | | 2.a.2. |
| a. Savings deposits (includes MMDAs)..... | RIAD0093 | 764 | 2.a.2.a. |
| b. Time deposits of \$250,000 or less..... | RIADHK03 | 780 | 2.a.2.b. |
| c. Time deposits of more than \$250,000..... | RIADHK04 | 302 | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase..... | RIAD4180 | 0 | 2.b. |
| c. Other interest expense..... | RIADGW44 | 79 | 2.c. |
| d. Not applicable | | | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.c.)..... | RIAD4073 | 1,968 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e.)..... | RIAD4074 | 31,366 | 3. |
| 4. Provision for loan and lease losses ³ | RIADJJ33 | 1,236 | 4. |
| 5. Noninterest income: | | | 5. |
| a. Income from fiduciary activities ² | RIAD4070 | 0 | 5.a. |
| b. Service charges on deposit accounts..... | RIAD4080 | 643 | 5.b. |
| c. Not applicable | | | 5.c. |
| d. Income from securities-related and insurance activities | | | 5.d. |
| 1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities..... | RIADHT73 | 0 | 5.d.1. |

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

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----------|--------|
| 2. Income from insurance activities ³ | RIADHT74 | 4 | 5.d.2. |
| e. Not applicable | | | 5.e. |
| f. Net servicing fees..... | RIADB492 | 2,378 | 5.f. |
| g. Not applicable | | | 5.g. |
| h. Not applicable | | | 5.h. |
| i. Net gains (losses) on sales of loans and leases..... | RIAD5416 | 3,558 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | RIAD5415 | -96 | 5.j. |
| k. Net gains (losses) on sales of other assets ³ | RIADB496 | 0 | 5.k. |
| l. Other noninterest income *..... | RIADB497 | 3,981 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l)..... | RIAD4079 | 10,468 | 5.m. |
| 6. Not available | | | 6. |
| a. Realized gains (losses) on held-to-maturity securities..... | RIAD3521 | 0 | 6.a. |
| b. Realized gains (losses) on available-for-sale debt securities..... | RIAD3196 | 0 | 6.b. |
| 7. Noninterest expense: | | | 7. |
| a. Salaries and employee benefits..... | RIAD4135 | 16,138 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | RIAD4217 | 1,588 | 7.b. |
| c. Not available | | | 7.c. |
| 1. Goodwill impairment losses..... | RIADC216 | 0 | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets..... | RIADC232 | 0 | 7.c.2. |
| d. Other noninterest expense *..... | RIAD4092 | 5,929 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d)..... | RIAD4093 | 23,655 | 7.e. |
| 8. Not available | | | 8. |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 16,943 | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴ | RIADHT70 | 0 | 8.b. |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)..... | RIAD4301 | 16,943 | 8.c. |
| 9. Applicable income taxes (on item 8.c)..... | RIAD4302 | 0 | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9)..... | RIAD4300 | 16,943 | 10. |
| 11. Discontinued operations, net of applicable income taxes *..... | RIADFT28 | 0 | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..... | RIADG104 | 16,943 | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)..... | RIADG103 | 0 | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13)..... | RIAD4340 | 16,943 | 14. |
| 1. Not applicable | | | M.1. |
| 2. Not applicable | | | 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)..... | RIAD4313 | 25 | M.3. |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))..... | RIAD4507 | 314 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... | RIAD4150 | 287 | M.5. |
| Memorandum item 6 is to be completed by: * 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)) ¹ | RIAD4024 | 66 | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ² | RIAD9106 | 00000000 | M.7. |

3. Includes underwriting income from insurance and reinsurance activities.
 3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
 *. Describe on Schedule RI-E - Explanations.
 *. Describe on Schedule RI-E - Explanations.
 4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 *. Describe on Schedule RI-E - Explanations.
 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 in the June 30, 2018, Report of Condition.
 2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.

Dollar amounts in thousands

| | | | |
|---|----------|-----|---------|
| 8. Not applicable | | | M.8. |
| 9. Not applicable | | | M.9. |
| 10. Not applicable | | | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | Yes | M.11. |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i> | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))..... | RIADF228 | NR | M.12. |
| 13. Not applicable | | | M.13. |
| <i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i> | | | |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ³ | RIADJ321 | 0 | M.14. |
| <i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total 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): | | | M.15. |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH032 | NR | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH033 | NR | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | NR | M.15.c. |
| d. All other service charges on deposit accounts..... | RIADH035 | NR | M.15.d. |

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|---------|-----|
| 1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD3217 | 83,862 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors [*] | RIADB507 | 0 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2)..... | RIADB508 | 83,862 | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)..... | RIAD4340 | 16,943 | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..... | RIADB509 | 0 | 5. |
| 6. Treasury stock transactions, net..... | RIADB510 | 0 | 6. |
| 7. Changes incident to business combinations, net..... | RIAD4356 | 79,188 | 7. |
| 8. LESS: Cash dividends declared on preferred stock..... | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock..... | RIAD4460 | 6,044 | 9. |
| 10. Other comprehensive income ¹ | RIADB511 | -4,746 | 10. |
| 11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) [*] | RIAD4415 | 0 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).. | RIAD3210 | 169,203 | 12. |

3. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.
^{*} 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.
^{*} Describe on Schedule RI-E - Explanations.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 051)

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

| Dollar amounts in thousands | | (Column A) Charge-offs Calendar year-to-date | | (Column B) Recoveries Calendar year-to-date | |
|---|----------|---|----------|--|----------|
| 1. Loans secured by real estate: | | | | | 1. |
| a. Construction, land development, and other land loans: | | | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 0 | RIADC894 | 0 | 1.a.2. |
| b. Secured by farmland..... | RIAD3584 | 0 | RIAD3585 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RIAD5411 | 0 | RIAD5412 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. |
| a. Secured by first liens..... | RIADC234 | 0 | RIADC217 | 1 | 1.c.2.a. |
| b. Secured by junior liens..... | RIADC235 | 0 | RIADC218 | 0 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RIADC895 | 0 | RIADC896 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RIADC897 | 0 | RIADC898 | 73 | 1.e.2. |
| 2. Not applicable | | | | | 2. |
| 3. Not applicable | | | | | 3. |
| 4. Commercial and industrial loans..... | RIAD4638 | 0 | RIAD4608 | 3 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | 5. |
| a. Credit cards..... | RIADB514 | 0 | RIADB515 | 0 | 5.a. |
| b. Automobile loans..... | RIADK129 | 0 | RIADK133 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | 42 | RIADK206 | 8 | 5.c. |
| 6. Not applicable | | | | | 6. |
| 7. All other loans ² | RIAD4644 | 0 | RIAD4628 | 0 | 7. |
| 8. Lease financing receivables..... | RIAD4266 | 0 | RIAD4267 | 0 | 8. |
| 9. Total (sum of items 1 through 8)..... | RIAD4635 | 42 | RIAD4605 | 85 | 9. |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above..... | RIAD5409 | 0 | RIAD5410 | 0 | M.1. |
| 2. Not applicable | | | | | M.2. |
| Memorandum item 3 are to be completed by: * 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) ² | RIAD4655 | 0 | RIAD4665 | 0 | M.3. |

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
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, 2018, Report of Condition.

Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051)

| 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 | |
|--|---|--------|---|--------|---|--------|
| | Code | Amount | Code | Amount | Code | Amount |
| 1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 | 5,099 | RIADJH88 | NR | RIADJH94 | NR |
| 2. Recoveries (column A must equal Part I, item 9, column B, above)..... | RIAD4605 | 85 | RIADJH89 | NR | RIADJH95 | NR |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)..... | RIADC079 | 42 | RIADJH92 | NR | RIADJH98 | NR |
| 4. LESS: Write-downs arising from transfers of financial assets ³ | RIAD5523 | 0 | RIADJJ00 | NR | RIADJJ01 | NR |
| 5. Provisions for credit losses ⁴ | RIAD4230 | 1,236 | RIADJH90 | NR | RIADJH96 | NR |
| 6. Adjustments (see instructions for this schedule) [*] | RIADC233 | 8,341 | RIADJH91 | NR | RIADJH97 | NR |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)..... | RIAD3123 | 14,719 | RIADJH93 | NR | RIADJH99 | NR |

| Dollar amounts in thousands | | Code | Amount |
|---|--|----------|--------|
| 1. Not applicable | | | |
| 2. Not applicable | | | |
| 3. Not applicable | | | |
| 4. Not applicable | | | |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ ... | | RIADJJ02 | NR |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ ... | | RCONJJ03 | NR |
| 7. Provisions for credit losses on off-balance-sheet credit exposures..... | | RIADMG93 | NR |

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
 4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
 *. Describe on Schedule RI-E - Explanations.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.
 1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 051)

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | | (Column A) Recorded Investment | | (Column B) Allowance Balance | | |
|--|--|--------------------------------|----|------------------------------|----|------|
| 1. Real estate loans: | | | | | | 1. |
| a. Construction loans..... | | RCONJJ04 | NR | RCONJJ12 | NR | 1.a. |
| b. Commercial real estate loans..... | | RCONJJ05 | NR | RCONJJ13 | NR | 1.b. |
| c. Residential real estate loans..... | | RCONJJ06 | NR | RCONJJ14 | NR | 1.c. |
| 2. Commercial loans ³ | | RCONJJ07 | NR | RCONJJ15 | NR | 2. |
| 3. Credit cards..... | | RCONJJ08 | NR | RCONJJ16 | NR | 3. |
| 4. Other consumer loans..... | | RCONJJ09 | NR | RCONJJ17 | NR | 4. |
| 5. Unallocated, if any..... | | | | RCONJJ18 | NR | 5. |
| 6. Total (sum of items 1.a through 5) ⁴ | | RCONJJ11 | NR | RCONJJ19 | NR | 6. |

| Dollar amounts in thousands | | | | |
|---|--|----------|----|-----|
| Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. | | | | |
| 7. Securities issued by states and political subdivisions in the U.S..... | | RCONJJ20 | NR | 7. |
| 8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)..... | | RCONJJ21 | NR | 8. |
| 9. Asset-backed securities and structured financial products..... | | RCONJJ23 | NR | 9. |
| 10. Other debt securities..... | | RCONJJ24 | NR | 10. |
| 11. Total (sum of items 7 through 10) ⁶ | | RCONJJ25 | NR | 11. |

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

Schedule RI-E - Explanations (Form Type - 051)

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

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

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|--------|
| a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹ | RIADJJ26 | NR | 4.a. |
| b. Effect of adoption of lease accounting standard - ASC Topic 842..... | RIADKW17 | NR | 4.b. |
| c. Disclose component and the dollar amount of that component: | | | 4.c. |
| (TEXTB526) NR | RIADB526 | 0 | 4.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 4.d. |
| (TEXTB527) NR | RIADB527 | 0 | 4.d.1. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | 5. |
| a. Disclose component and the dollar amount of that component: | | | 5.a. |
| (TEXT4498) NR | RIAD4498 | 0 | 5.a.1. |
| b. Disclose component and the dollar amount of that component: | | | 5.b. |
| (TEXT4499) NR | RIAD4499 | 0 | 5.b.1. |
| 6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): ³ | | | 6. |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹ | RIADJJ27 | NR | 6.a. |
| b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹ | RIADJJ28 | NR | 6.b. |
| c. Disclose component and the dollar amount of that component: | | | 6.c. |
| (TEXT4521) Texas Bank Financial's 12-31-21 balance | RIAD4521 | 8,341 | 6.c.1. |
| d. Disclose component and the dollar amount of that component: | | | 6.d. |
| (TEXT4522) NR | RIAD4522 | 0 | 6.d.1. |
| 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): | | | 7. |
| a. Comments?..... | RIAD4769 | Yes | 7.a. |
| b. Other explanations (please type or print clearly; 750 character limit):..... | TEXT4769 | Click here for value | 7.b. |

(TEXT4769) TexasBank merged with Texas Bank Financial in January 2022.

1. Only institutions that have adopted ASU 2016-13 should report an amount in item 4.a, if applicable.
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.

Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|---|----------|-----------|---------|
| 1. Cash and balances due from depository institutions: | | | 1. |
| a. Noninterest-bearing balances and currency and coin ¹ | RCON0081 | 14,526 | 1.a. |
| b. Interest-bearing balances ² | RCON0071 | 121,716 | 1.b. |
| 2. Securities: | | | 2. |
| a. Held-to-maturity securities (from Schedule RC-B, column A) ³ | RCONJJ34 | 42,964 | 2.a. |
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCON1773 | 34,833 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading ⁴ | RCONJA22 | 0 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | 3. |
| a. Federal funds sold | RCONB987 | 0 | 3.a. |
| b. Securities purchased under agreements to resell ⁵ | RCONB989 | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | 4. |
| a. Loans and leases held for sale | RCON5369 | 12,529 | 4.a. |
| b. Loans and leases held for investment | RCONB528 | 1,222,558 | 4.b. |
| c. LESS: Allowance for loan and lease losses ⁷ | RCON3123 | 14,719 | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | RCONB529 | 1,207,839 | 4.d. |
| 5. Trading assets | RCON3545 | 0 | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCON2145 | 11,477 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCON2150 | 55 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | RCON2130 | 0 | 8. |
| 9. Direct and indirect investments in real estate ventures | RCON3656 | 0 | 9. |
| 10. Intangible assets (from Schedule RC-F) | RCON2143 | 8,016 | 10. |
| 11. Other assets (from Schedule RC-F) ⁶ | RCON2160 | 18,358 | 11. |
| 12. Total assets (sum of items 1 through 11) | RCON2170 | 1,472,313 | 12. |
| 13. Deposits: | | | 13. |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E): | RCON2200 | 1,252,264 | 13.a. |
| 1. Noninterest-bearing ⁸ | RCON6631 | 371,791 | 13.a.1. |
| 2. Interest-bearing | RCON6636 | 880,473 | 13.a.2. |
| b. Not applicable | | | 13.b. |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | 14. |
| a. Federal funds purchased ⁹ | RCONB993 | 0 | 14.a. |
| b. Securities sold under agreements to repurchase ¹⁰ | RCONB995 | 0 | 14.b. |
| 15. Trading liabilities | RCON3548 | 0 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | RCON3190 | 45,000 | 16. |
| 17. Not applicable | | | 17. |
| 18. Not applicable | | | 18. |
| 19. Subordinated notes and debentures ¹¹ | RCON3200 | 0 | 19. |
| 20. Other liabilities (from Schedule RC-G) | RCON2930 | 5,847 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCON2948 | 1,303,111 | 21. |

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to 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.
7. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
6. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
8. Includes noninterest-bearing demand, time, and savings deposits.
9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
10. Includes all securities repurchase agreements, regardless of maturity.
11. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 22. Not applicable | | | 22. |
| 23. Perpetual preferred stock and related surplus..... | RCON3838 | 0 | 23. |
| 24. Common stock..... | RCON3230 | 1,250 | 24. |
| 25. Surplus (exclude all surplus related to preferred stock)..... | RCON3839 | 21,014 | 25. |
| 26. Not available | | | 26. |
| a. Retained earnings..... | RCON3632 | 152,032 | 26.a. |
| b. Accumulated other comprehensive income ¹ | RCONB530 | -5,094 | 26.b. |
| c. Other equity capital components ² | RCONA130 | 0 | 26.c. |
| 27. Not available | | | 27. |
| a. Total bank equity capital (sum of items 23 through 26.c)..... | RCON3210 | 169,202 | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries..... | RCON3000 | 0 | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b)..... | RCONG105 | 169,202 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | RCON3300 | 1,472,313 | 29. |
| <i>To be reported with the March Report of Condition.</i> | | | |
| <i>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.</i> | | | |
| <i>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.</i> | | | |
| <i>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).</i> | | | |
| <i>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).</i> | | | |
| <i>3 = This number is not to be used.</i> | | | |
| <i>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)</i> | | | |
| <i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i> | | | |
| <i>6 = Review of the bank's financial statements by external auditors</i> | | | |
| <i>7 = Compilation of the bank's financial statements by external auditors</i> | | | |
| <i>8 = Other audit procedures (excluding tax preparation work)</i> | | | |
| <i>9 = No external audit work</i> | | | |
| 1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021..... | | | |
| <i>To be reported with the March Report of Condition.</i> | | | |
| 2. Bank's fiscal year-end date (report the date in MMDD format)..... | RCON8678 | NR | M.2. |
| | RCON6724 | NR | M.1. |

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

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

Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

| Dollar amounts in thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|---|--|--|--|--|---------|
| 1. U.S. Treasury securities..... | RCON0211 0 | RCON0213 0 | RCON1286 4,939 | RCON1287 4,878 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹ | RCONHT50 0 | RCONHT51 0 | RCONHT52 308 | RCONHT53 290 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S..... | RCON8496 18,896 | RCON8497 18,507 | RCON8498 0 | RCON8499 0 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | 4. |
| a. Residential mortgage pass-through securities: | | | | | 4.a. |
| 1. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONHT54 0 | RCONHT55 0 | RCONHT56 13,509 | RCONHT57 11,877 | 4.a.1. |
| 2. Other pass-through securities..... | RCONG308 0 | RCONG309 0 | RCONG310 0 | RCONG311 0 | 4.a.2. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | 4.b. |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG312 0 | RCONG313 0 | RCONG314 21,170 | RCONG315 17,788 | 4.b.1. |
| 2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG316 0 | RCONG317 0 | RCONG318 0 | RCONG319 0 | 4.b.2. |
| 3. All other residential MBS..... | RCONG320 0 | RCONG321 0 | RCONG322 0 | RCONG323 0 | 4.b.3. |
| c. Commercial MBS: | | | | | 4.c. |
| 1. Commercial mortgage pass-through securities: | | | | | 4.c.1. |
| a. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONK142 0 | RCONK143 0 | RCONK144 0 | RCONK145 0 | 4.c.1a. |
| b. Other pass-through securities..... | RCONK146 0 | RCONK147 0 | RCONK148 0 | RCONK149 0 | 4.c.1b. |
| 2. Other commercial MBS: | | | | | 4.c.2. |
| a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONK150 0 | RCONK151 0 | RCONK152 0 | RCONK153 0 | 4.c.2a. |
| b. All other commercial MBS..... | RCONK154 0 | RCONK155 0 | RCONK156 0 | RCONK157 0 | 4.c.2b. |
| 5. Asset-backed securities and structured financial products: | | | | | 5. |
| a. Asset-backed securities (ABS)..... | RCONC026 0 | RCONC988 0 | RCONC989 0 | RCONC027 0 | 5.a. |
| b. Structured financial products..... | RCONHT58 0 | RCONHT59 0 | RCONHT60 0 | RCONHT61 0 | 5.b. |
| 6. Other debt securities: | | | | | 6. |
| a. Other domestic debt securities..... | RCON1737 24,068 | RCON1738 22,937 | RCON1739 0 | RCON1741 0 | 6.a. |
| b. Other foreign debt securities..... | RCON1742 0 | RCON1743 0 | RCON1744 0 | RCON1746 0 | 6.b. |
| 7. Unallocated portfolio layer fair value hedge basis adjustments... | | | RCONMG65 NR | | 7. |
| 8. Total (sum of items 1 through 7) ² | RCON1754 42,964 | RCON1771 41,444 | RCON1772 39,926 | RCON1773 34,833 | 8. |

Dollar amounts in thousands

| | | | |
|--|----------|--------|----------|
| 1. Pledged securities ¹ | RCON0416 | 27,619 | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹ | | | M.2. |
| 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 | | | M.2.a. |
| 1. Three months or less..... | RCONA549 | 0 | M.2.a.1. |
| 2. Over three months through 12 months..... | RCONA550 | 240 | M.2.a.2. |
| 3. Over one year through three years..... | RCONA551 | 8,588 | M.2.a.3. |
| 4. Over three years through five years..... | RCONA552 | 0 | M.2.a.4. |
| 5. Over five years through 15 years..... | RCONA553 | 23,858 | M.2.a.5. |
| 6. Over 15 years..... | RCONA554 | 15,446 | 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 | | | M.2.b. |
| 1. Three months or less..... | RCONA555 | 0 | M.2.b.1. |
| 2. Over three months through 12 months..... | RCONA556 | 902 | M.2.b.2. |
| 3. Over one year through three years..... | RCONA557 | 0 | M.2.b.3. |
| 4. Over three years through five years..... | RCONA558 | 122 | M.2.b.4. |
| 5. Over five years through 15 years..... | RCONA559 | 3,271 | M.2.b.5. |
| 6. Over 15 years..... | RCONA560 | 7,582 | 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 | | | M.2.c. |
| 1. Three years or less..... | RCONA561 | 0 | M.2.c.1. |
| 2. Over three years..... | RCONA562 | 17,788 | M.2.c.2. |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)..... | RCONA248 | 266 | 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)..... | RCON1778 | 0 | M.3. |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): | | | M.4. |
| a. Amortized cost..... | RCON8782 | 24,068 | M.4.a. |
| b. Fair value..... | RCON8783 | 22,937 | M.4.b. |

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

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

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

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.

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.

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

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

Schedule RC-C Part I - Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Loans secured by real estate: | | | 1. |
| a. Construction, land development, and other land loans: | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RCONF158 | 51,386 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF159 | 150,929 | 1.a.2. |
| b. Secured by farmland (including farm residential and other improvements)..... | RCON1420 | 29,872 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON1797 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | 1.c.2. |
| a. Secured by first liens..... | RCON5367 | 622,697 | 1.c.2.a. |
| b. Secured by junior liens..... | RCON5368 | 3,241 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties..... | RCON1460 | 22,933 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF160 | 91,311 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF161 | 211,135 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCON1288 | NR | 2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCON1590 | 1,895 | 3. |
| 4. Commercial and industrial loans..... | RCON1766 | 38,857 | 4. |
| 5. Not applicable | | | 5. |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | 6. |
| a. Credit cards..... | RCONB538 | 0 | 6.a. |
| b. Other revolving credit plans..... | RCONB539 | 96 | 6.b. |
| c. Automobile loans..... | RCONK137 | 2,959 | 6.c. |
| d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)..... | RCONK207 | 3,411 | 6.d. |
| 7. Not applicable | | | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S..... | RCON2107 | 4,292 | 8. |
| 9. Loans to nondepository financial institutions and other loans: | | | 9. |
| a. Loans to nondepository financial institutions..... | RCONJ454 | 0 | 9.a. |
| b. Other loans..... | RCONJ464 | 73 | 9.b. |
| 10. Lease financing receivables (net of unearned income)..... | RCON2165 | 0 | 10. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above..... | RCON2123 | 0 | 11. |
| 12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)..... | RCON2122 | 1,235,087 | 12. |

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. 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.....
 - 2. Other construction loans and all land development and other land loans.....
- b. Loans secured by 1-4 family residential properties.....
- c. Secured by multifamily (5 or more) residential properties.....
- d. Secured by nonfarm nonresidential properties:
 - 1. Loans secured by owner-occupied nonfarm nonresidential properties.....
 - 2. Loans secured by other nonfarm nonresidential properties.....
- e. Commercial and industrial loans.....
- f. All other loans (include loans to individuals for household, family, and other personal expenditures).....
 - 1. Loans secured by farmland.....
 - 2. Not applicable
 - 3. Not applicable
 - 4. Loans to individuals for household, family, and other personal expenditures:
 - a. Credit cards.....
 - b. Automobile loans.....
 - c. Other (includes revolving credit plans other than credit cards and other consumer loans).....

Memorandum item 1.f.(5) is to be completed by:
 * 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 farmers¹.....
- g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):
 a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:^{1,2}

- 1. Three months or less.....
- 2. Over three months through 12 months.....
- 3. Over one year through three years.....
- 4. Over three years through five years.....
- 5. Over five years through 15 years.....
- 6. Over 15 years.....

b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:^{1,3}

- 1. Three months or less.....
- 2. Over three months through 12 months.....
- 3. Over one year through three years.....
- 4. Over three years through five years.....
- 5. Over five years through 15 years.....
- 6. Over 15 years.....

c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....

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 9⁴.....

| | | | |
|----------|---------|--|------------|
| | | | M.1. |
| | | | M.1.a. |
| RCONK158 | 0 | | M.1.a.1. |
| RCONK159 | 0 | | M.1.a.2. |
| RCONF576 | 0 | | M.1.b. |
| RCONK160 | 0 | | M.1.c. |
| | | | M.1.d. |
| RCONK161 | 0 | | M.1.d.1. |
| RCONK162 | 0 | | M.1.d.2. |
| RCONK256 | 0 | | M.1.e. |
| RCONK165 | 0 | | M.1.f. |
| RCONK166 | 0 | | M.1.f.1. |
| | | | M.1.f.2. |
| | | | M.1.f.3. |
| | | | M.1.f.4. |
| RCONK098 | 0 | | M.1.f.4.a. |
| RCONK203 | 0 | | M.1.f.4.b. |
| RCONK204 | 0 | | M.1.f.4.c. |
| | | | |
| RCONK168 | 0 | | M.1.f.5. |
| RCONHK25 | 0 | | M.1.g. |
| | | | M.2. |
| | | | M.2.a. |
| RCONA564 | 1,798 | | M.2.a.1. |
| RCONA565 | 5,088 | | M.2.a.2. |
| RCONA566 | 8,738 | | M.2.a.3. |
| RCONA567 | 10,943 | | M.2.a.4. |
| RCONA568 | 192,974 | | M.2.a.5. |
| RCONA569 | 401,542 | | M.2.a.6. |
| | | | M.2.b. |
| RCONA570 | 105,968 | | M.2.b.1. |
| RCONA571 | 48,625 | | M.2.b.2. |
| RCONA572 | 99,757 | | M.2.b.3. |
| RCONA573 | 103,457 | | M.2.b.4. |
| RCONA574 | 175,724 | | M.2.b.5. |
| RCONA575 | 78,859 | | M.2.b.6. |
| RCONA247 | 98,466 | | M.2.c. |
| RCON2746 | 0 | | M.3. |

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, 2018, Report of Condition.
 1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
 1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....

5. Not applicable

6. Not applicable

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):¹

a. Outstanding balance.....

b. Amount included in Schedule RC-C, Part I, items 1 through 9.....

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:

a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

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.....

9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....

10. Not applicable

| | | |
|----------|---------|--------|
| RCON5370 | 130,878 | M.4. |
| | | M.5. |
| | | M.6. |
| | | M.7. |
| RCONC779 | 0 | M.7.a. |
| RCONC780 | 0 | M.7.b. |
| | | M.8. |
| RCONF230 | 0 | M.8.a. |
| RCONF231 | NR | M.8.b. |
| RCONF232 | NR | M.8.c. |
| RCONF577 | 0 | M.9. |
| | | M.10. |

1. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

11. Not applicable

M.11.

| Dollar amounts in thousands | | (Column A) Fair value of acquired loans and leases at acquisition date | (Column B) Gross contractual amounts receivable at acquisition date | (Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected | |
|--|---------|--|---|---|---------|
| <i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i> | | | | | |
| 12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year ² . | | | | | |
| RCONGW45 | 639,530 | RCONGW46 | 639,530 | RCONGW47 | 0 M.12. |

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.

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).....
- 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))..

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

c. Principal amount of reverse mortgage originations that have been sold during the year:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

Memorandum item 16 is to be completed by all banks in the June and December reports only.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:

- a. Number of Section 4013 loans outstanding.....
- b. Outstanding balance of Section 4013 loans.....

| | | | | | |
|----------|--|--|---------|------|-----------|
| | | | | | M.13. |
| RCONG376 | | | | NR | M.13.a. |
| RIADG377 | | | | NR | M.13.b. |
| RCONG378 | | | 492,042 | | M.14. |
| | | | | | M.15. |
| | | | | | M.15.a. |
| RCONJ466 | | | | NR | M.15.a.1. |
| RCONJ467 | | | | NR | M.15.a.2. |
| | | | | | M.15.b. |
| RCONJ468 | | | | NR | M.15.b.1. |
| RCONJ469 | | | | NR | M.15.b.2. |
| | | | | | M.15.c. |
| RCONJ470 | | | | NR | M.15.c.1. |
| RCONJ471 | | | | NR | M.15.c.2. |
| RCONLE75 | | | | 0 | M.16. |
| | | | | | M.17. |
| RCONLG24 | | | | CONF | M.17.a. |
| RCONLG25 | | | | CONF | M.17.b. |

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

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

| | | |
|----------|----|----|
| RCON6999 | 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 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.).....

| | | |
|----------|----|------|
| | | 2. |
| RCON5562 | NR | 2.a. |
| RCON5563 | NR | 2.b. |

Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

| | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | | |
|----------|----------------------------|---|--------|------|
| | | | 3. | |
| RCON5564 | 63 | RCON5565 | 2,824 | 3.a. |
| RCON5566 | 92 | RCON5567 | 11,405 | 3.b. |
| RCON5568 | 115 | RCON5569 | 50,480 | 3.c. |

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

| | | | | |
|----------|-----|----------|-------|------|
| | | | | 4. |
| RCON5570 | 333 | RCON5571 | 7,696 | 4.a. |
| RCON5572 | 46 | RCON5573 | 5,043 | 4.b. |
| RCON5574 | 12 | RCON5575 | 3,269 | 4.c. |

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in 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.").....

| | | |
|----------|----|----|
| RCON6860 | 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.).....
- b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

| | | |
|----------|----|------|
| | | 6. |
| RCON5576 | NR | 6.a. |
| RCON5577 | NR | 6.b. |

Dollar amounts in thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

| | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | |
|----------|----------------------------|---|------|
| | | | 7. |
| RCON5578 | 38 | RCON5579 1,513 | 7.a. |
| RCON5580 | 22 | RCON5581 2,663 | 7.b. |
| RCON5582 | 26 | RCON5583 10,090 | 7.c. |
| | | | 8. |
| RCON5584 | 122 | RCON5585 1,684 | 8.a. |
| RCON5586 | 3 | RCON5587 211 | 8.b. |
| RCON5588 | 0 | RCON5589 0 | 8.c. |

Schedule RC-E - Deposit Liabilities(Form Type - 051)

| Dollar amounts in thousands | | (Column A) Transaction Accounts Total transaction accounts (including total demand deposits) | (Column B) Transaction Accounts Memo: Total demand deposits (included in column A) | (Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs) | | | |
|---|----------|---|---|--|----------|---------|----|
| Deposits of: | | | | | | | |
| 1. Individuals, partnerships, and corporations..... | RCONB549 | 397,716 | | RCONB550 | 642,300 | 1. | |
| 2. U.S. Government..... | RCON2202 | 0 | | RCON2520 | 0 | 2. | |
| 3. States and political subdivisions in the U.S..... | RCON2203 | 28,649 | | RCON2530 | 53,007 | 3. | |
| 4. Commercial banks and other depository institutions in the U.S..... | RCONB551 | 23,607 | | RCONB552 | 106,985 | 4. | |
| 5. Banks in foreign countries..... | RCON2213 | 0 | | RCON2236 | 0 | 5. | |
| 6. Foreign governments and official institutions (including foreign central banks)..... | RCON2216 | 0 | | RCON2377 | 0 | 6. | |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)..... | RCON2215 | 449,972 | RCON2210 | 449,972 | RCON2385 | 802,292 | 7. |

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):

Memorandum item 1.a is to be completed semiannually in the June and December reports only.

a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....

| | |
|----------|---------|
| RCON6835 | 17,967 |
| RCON2365 | 55,901 |
| RCONHK05 | 55,901 |
| RCONHK06 | 3,000 |
| RCONK220 | 0 |
| RCON5590 | NR |
| RCONK223 | 0 |
| RCONJH83 | 12,062 |
| RCONMT87 | 0 |
| RCONMT89 | 0 |
| RCONMT91 | 0 |
| RCONMT93 | 23,607 |
| RCONMT95 | 23,607 |
| RCON6810 | 415,353 |
| RCON0352 | 99,495 |
| RCON6648 | 34,968 |
| RCONJ473 | 144,388 |
| RCONJ474 | 108,088 |
| RCONF233 | 10,054 |
| RCONHK07 | 23,274 |
| RCONHK08 | 88,893 |
| RCONHK09 | 39,020 |
| RCONHK10 | 28,168 |
| RCONHK11 | 97,084 |
| RCONHK12 | 37,352 |
| RCONHK13 | 58,766 |
| RCONHK14 | 11,670 |
| RCONHK15 | 300 |
| RCONK222 | 96,118 |
| RCONP752 | Yes |

M.1.

M.1.a.

b. Total brokered deposits.....

M.1.b.

c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)².....

M.1.c.

d. Maturity data for brokered deposits:

M.1.d.

1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....

M.1.d.1.

2. Not applicable

M.1.d.2.

3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....

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).

M.1.e.

f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....

M.1.f.

g. Total reciprocal deposits (as of the report date).....

M.1.g.

Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.

h. Sweep deposits:

M.1.h.

1. Fully insured, affiliate sweep deposits.....

M.1.h.1.

2. Not fully insured, affiliate sweep deposits.....

M.1.h.2.

3. Fully insured, non-affiliate sweep deposits.....

M.1.h.3.

4. Not fully insured, non-affiliate sweep deposits.....

M.1.h.4.

i. Total sweep deposits that are not brokered deposits.....

M.1.i.

2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):

M.2.

a. Savings deposits:

M.2.a.

1. Money market deposit accounts (MMDAs).....

M.2.a.1.

2. Other savings deposits (excludes MMDAs).....

M.2.a.2.

b. Total time deposits of less than \$100,000.....

M.2.b.

c. Total time deposits of \$100,000 through \$250,000.....

M.2.c.

d. Total time deposits of more than \$250,000.....

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.....

M.2.e.

3. Maturity and repricing data for time deposits of \$250,000 or less:

M.3.

a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:

M.3.a.

1. Three months or less.....

M.3.a.1.

2. Over three months through 12 months.....

M.3.a.2.

3. Over one year through three years.....

M.3.a.3.

4. Over three years.....

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.....

M.3.b.

4. Maturity and repricing data for time deposits of more than \$250,000:

M.4.

a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:

M.4.a.

1. Three months or less.....

M.4.a.1.

2. Over three months through 12 months.....

M.4.a.2.

3. Over one year through three years.....

M.4.a.3.

4. Over three years.....

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.....

M.4.b.

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

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?.....

M.5.

2. The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
 3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

| | | | |
|----------|--|----|----------|
| | | | M.6. |
| RCONP753 | | NR | M.6.a. |
| RCONP754 | | NR | M.6.b. |
| | | | M.7. |
| | | | M.7.a. |
| RCONP756 | | NR | M.7.a.1. |
| RCONP757 | | NR | M.7.a.2. |
| | | | M.7.b. |
| RCONP758 | | NR | M.7.b.1. |
| RCONP759 | | NR | M.7.b.2. |

Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|--------|--------|
| 1. Accrued interest receivable ² | RCONB556 | 5,387 | 1. |
| 2. Net deferred tax assets ³ | RCON2148 | 0 | 2. |
| 3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets ⁴ | RCONHT80 | 0 | 3. |
| 4. Equity investments without readily determinable fair values ⁵ | RCON1752 | 1,997 | 4. |
| 5. Life insurance assets: | | | 5. |
| a. General account life insurance assets..... | RCONK201 | 7,993 | 5.a. |
| b. Separate account life insurance assets..... | RCONK202 | 0 | 5.b. |
| c. Hybrid account life insurance assets..... | RCONK270 | 0 | 5.c. |
| <i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i> | | | |
| 6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)..... | RCON2168 | 2,981 | 6. |
| a. Prepaid expenses..... | RCON2166 | 0 | 6.a. |
| b. Repossessed personal property (including vehicles)..... | RCON1578 | 0 | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading..... | RCONC010 | 0 | 6.c. |
| d. FDIC loss-sharing indemnification assets..... | RCONJ448 | 0 | 6.d. |
| e. Computer software..... | RCONFT33 | 0 | 6.e. |
| f. Accounts receivable..... | RCONFT34 | 0 | 6.f. |
| g. Receivables from foreclosed government-guaranteed mortgage loans..... | RCONFT35 | 0 | 6.g. |
| h. Disclose component and the dollar amount of that component: | | | 6.h. |
| 1. Describe component..... | TEXT3549 | NR | 6.h.1. |
| 2. Amount of component..... | RCON3549 | 0 | 6.h.2. |
| i. Disclose component and the dollar amount of that component: | | | 6.i. |
| 1. Describe component..... | TEXT3550 | NR | 6.i.1. |
| 2. Amount of component..... | RCON3550 | 0 | 6.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 6.j. |
| 1. Describe component..... | TEXT3551 | NR | 6.j.1. |
| 2. Amount of component..... | RCON3551 | 0 | 6.j.2. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)..... | RCON2160 | 18,358 | 7. |

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.

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

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

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

Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-------|--------|
| 1. Not available | | | 1. |
| a. Interest accrued and unpaid on deposits ¹ | RCON3645 | 347 | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | 934 | 1.b. |
| 2. Net deferred tax liabilities ² | RCON3049 | 0 | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures ³ | RCONB557 | 71 | 3. |
| 4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) | RCON2938 | 4,495 | 4. |
| a. Accounts payable | RCON3066 | 0 | 4.a. |
| b. Deferred compensation liabilities | RCONC011 | 4,121 | 4.b. |
| c. Dividends declared but not yet payable | RCON2932 | 0 | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading | RCONC012 | 0 | 4.d. |
| e. Operating lease liabilities | RCONLB56 | 0 | 4.e. |
| f. Disclose component and the dollar amount of that component: | | | 4.f. |
| 1. Describe component | TEXT3552 | NR | 4.f.1. |
| 2. Amount of component | RCON3552 | 0 | 4.f.2. |
| g. Disclose component and the dollar amount of that component: | | | 4.g. |
| 1. Describe component | TEXT3553 | NR | 4.g.1. |
| 2. Amount of component | RCON3553 | 0 | 4.g.2. |
| h. Disclose component and the dollar amount of that component: | | | 4.h. |
| 1. Describe component | TEXT3554 | NR | 4.h.1. |
| 2. Amount of component | RCON3554 | 0 | 4.h.2. |
| 5. Total | RCON2930 | 5,847 | 5. |

1. For savings banks, include "dividends" accrued and unpaid on deposits.
 2. See discussion of deferred income taxes in Glossary entry on "income taxes."
 3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|-----------|--------|
| 1. Interest-bearing balances due from depository institutions..... | RCON3381 | 119,096 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ² | RCONB558 | 4,556 | 2. |
| 3. Mortgage-backed securities ² | RCONB559 | 31,857 | 3. |
| 4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ² | RCONB560 | 18,907 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell..... | RCON3365 | 0 | 5. |
| 6. Loans: | | | 6. |
| a. Total loans..... | RCON3360 | 1,169,164 | 6.a. |
| b. Loans secured by real estate: | | | 6.b. |
| 1. Loans secured by 1-4 family residential properties..... | RCON3465 | 639,146 | 6.b.1. |
| 2. All other loans secured by real estate..... | RCON3466 | 482,340 | 6.b.2. |
| c. Commercial and industrial loans..... | RCON3387 | 35,533 | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | 6.d. |
| 1. Credit cards..... | RCONB561 | 0 | 6.d.1. |
| 2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RCONB562 | 6,432 | 6.d.2. |
| 7. Not applicable | | | 7. |
| 8. Lease financing receivables (net of unearned income)..... | RCON3484 | 0 | 8. |
| 9. Total assets ⁴ | RCON3368 | 1,408,087 | 9. |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RCON3485 | 71,811 | 10. |
| 11. Nontransaction accounts: | | | 11. |
| a. Savings deposits (includes MMDAs)..... | RCONB563 | 480,441 | 11.a. |
| b. Time deposits of \$250,000 or less..... | RCONHK16 | 133,127 | 11.b. |
| c. Time deposits of more than \$250,000..... | RCONHK17 | 172,580 | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase..... | RCON3353 | 0 | 12. |
| <i>To be completed by banks with \$100 million or more in total assets:</i> | | | |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵ | RCON3355 | 10,385 | 13. |
| <i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i> | | | |
| 1. Loans to finance agricultural production and other loans to farmers ² | RCON3386 | 1,895 | M.1. |

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

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

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

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

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, 2018, Report of Condition.

Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|---|----------|--------|----------|
| 1. Unused commitments: | | | 1. |
| a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines..... | RCO3814 | 0 | 1.a. |
| b. Credit card lines..... | RCO3815 | 0 | 1.b. |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | 1.c. |
| 1. Secured by real estate: | | | 1.c.1. |
| a. 1-4 family residential construction loan commitments..... | RCONF164 | 56,674 | 1.c.1.a. |
| b. Commercial real estate, other construction loan, and land development loan commitments..... | RCONF165 | 92,952 | 1.c.1.b. |
| 2. NOT secured by real estate..... | RCON6550 | 0 | 1.c.2. |
| d. Not applicable | | | 1.d. |
| e. Other unused commitments: | | | 1.e. |
| 1. Commercial and industrial loans..... | RCONJ457 | 23,908 | 1.e.1. |
| 2. Loans to financial institutions..... | RCONJ458 | 0 | 1.e.2. |
| 3. All other unused commitments..... | RCONJ459 | 98,719 | 1.e.3. |
| 2. Financial standby letters of credit..... | RCON3819 | 0 | 2. |
| 3. Performance standby letters of credit..... | RCON3821 | 239 | 3. |
| 4. Commercial and similar letters of credit..... | RCON3411 | 0 | 4. |
| 5. Not applicable | | | 5. |
| 6. Securities lent and borrowed: | | | 6. |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)..... | RCON3433 | 0 | 6.a. |
| b. Securities borrowed..... | RCON3432 | 0 | 6.b. |

Dollar amounts in thousands

| | | | |
|-------------------|--|--|----|
| 7. Not applicable | | | 7. |
|-------------------|--|--|----|

Dollar amounts in thousands

8. Not applicable

9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....

a. Not applicable

b. Not applicable

c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....

d. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

e. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

f. Disclose component and the dollar amount of that component:

(TEXT3557) NR

10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....

a. Not applicable

b. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

c. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

d. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

e. Disclose component and the dollar amount of that component:

1. Describe component.....

2. Amount of component.....

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

a. Sales for which the reporting bank is the acquiring bank.....

b. Sales for which the reporting bank is the agent bank with risk.....

| | | |
|----------|---------|---------|
| | | 8. |
| RCON3430 | 125,000 | 9. |
| | | 9.a. |
| | | 9.b. |
| RCONC978 | 125,000 | 9.c. |
| | | 9.d. |
| TEXT3555 | NR | 9.d.1. |
| RCON3555 | 0 | 9.d.2. |
| | | 9.e. |
| TEXT3556 | NR | 9.e.1. |
| RCON3556 | 0 | 9.e.2. |
| | | 9.f. |
| RCON3557 | 0 | 9.f.1. |
| RCON5591 | 0 | 10. |
| | | 10.a. |
| | | 10.b. |
| TEXT5592 | NR | 10.b.1. |
| RCON5592 | 0 | 10.b.2. |
| | | 10.c. |
| TEXT5593 | NR | 10.c.1. |
| RCON5593 | 0 | 10.c.2. |
| | | 10.d. |
| TEXT5594 | NR | 10.d.1. |
| RCON5594 | 0 | 10.d.2. |
| | | 10.e. |
| TEXT5595 | NR | 10.e.1. |
| RCON5595 | 0 | 10.e.2. |
| | | 11. |
| RCONC223 | 0 | 11.a. |
| RCONC224 | 0 | 11.b. |

Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|----------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | 1. |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests..... | RCON6164 | 496 | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations..... | RCON6165 | 0 | 1.b. |
| 2. Intangible assets: | | | 2. |
| a. Mortgage servicing assets..... | RCON3164 | 6,429 | 2.a. |
| 1. Estimated fair value of mortgage servicing assets..... | RCONA590 | 6,429 | 2.a.1. |
| b. Goodwill..... | RCON3163 | 1,587 | 2.b. |
| c. All other identifiable intangible assets..... | RCONJF76 | 0 | 2.c. |
| d. Total (sum of items 2.a., 2.b., and 2.c.) (must equal Schedule RC, item 10)..... | RCON2143 | 8,016 | 2.d. |
| 3. Other real estate owned: | | | 3. |
| a. Construction, land development, and other land..... | RCON5508 | 0 | 3.a. |
| b. Farmland..... | RCON5509 | 0 | 3.b. |
| c. 1-4 family residential properties..... | RCON5510 | 55 | 3.c. |
| d. Multifamily (5 or more) residential properties..... | RCON5511 | 0 | 3.d. |
| e. Nonfarm nonresidential properties..... | RCON5512 | 0 | 3.e. |
| f. Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7)..... | RCON2150 | 55 | 3.f. |
| 4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ¹ | RCONJA29 | 0 | 4. |
| 5. Other borrowed money: | | | 5. |
| a. Federal Home Loan Bank advances: | | | 5.a. |
| 1. Advances with a remaining maturity or next repricing date of: ¹ | | | 5.a.1. |
| a. One year or less..... | RCONF055 | 35,000 | 5.a.1.a. |
| b. Over one year through three years..... | RCONF056 | 0 | 5.a.1.b. |
| c. Over three years through five years..... | RCONF057 | 0 | 5.a.1.c. |
| d. Over five years..... | RCONF058 | 10,000 | 5.a.1.d. |
| 2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² | RCON2651 | 35,000 | 5.a.2. |
| 3. Structured advances (included in items 5.a.(1)(a) - (d) above)..... | RCONF059 | 0 | 5.a.3. |
| b. Other borrowings: | | | 5.b. |
| 1. Other borrowings with a remaining maturity or next repricing date of: ³ | | | 5.b.1. |
| a. One year or less..... | RCONF060 | 0 | 5.b.1.a. |
| b. Over one year through three years..... | RCONF061 | 0 | 5.b.1.b. |
| c. Over three years through five years..... | RCONF062 | 0 | 5.b.1.c. |
| d. Over five years..... | RCONF063 | 0 | 5.b.1.d. |
| 2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴ .. | RCONB571 | 0 | 5.b.2. |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)..... | RCON3190 | 45,000 | 5.c. |
| 6. Does the reporting bank sell private label or third party mutual funds and annuities?..... | RCONB569 | NR | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... | RCONB570 | NR | 7. |
| Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. | | | 8. |
| 8. Internet website addresses and physical office trade names: | | | 8.a. |
| a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):..... | TEXT4087 | Click here for value | 8.a. |

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

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

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

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

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

Dollar amounts in thousands

| | | | |
|---|----------|----------|---------|
| b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz). ¹ | | | 8.b. |
| 1. URL 1..... | TE01N528 | NR | 8.b.1. |
| 2. URL 2..... | TE02N528 | NR | 8.b.2. |
| 3. URL 3..... | TE03N528 | NR | 8.b.3. |
| 4. URL 4..... | TE04N528 | NR | 8.b.4. |
| 5. URL 5..... | TE05N528 | NR | 8.b.5. |
| 6. URL 6..... | TE06N528 | NR | 8.b.6. |
| 7. URL 7..... | TE07N528 | NR | 8.b.7. |
| 8. URL 8..... | TE08N528 | NR | 8.b.8. |
| 9. URL 9..... | TE09N528 | NR | 8.b.9. |
| 10. URL 10..... | TE10N528 | NR | 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: | | | 8.c. |
| 1. Trade name 1..... | TE01N529 | NR | 8.c.1. |
| 2. Trade name 2..... | TE02N529 | NR | 8.c.2. |
| 3. Trade name 3..... | TE03N529 | NR | 8.c.3. |
| 4. Trade name 4..... | TE04N529 | NR | 8.c.4. |
| 5. Trade name 5..... | TE05N529 | NR | 8.c.5. |
| 6. Trade name 6..... | TE06N529 | NR | 8.c.6. |
| <i>Items 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.</i> | | | |
| 9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?..... | RCON4088 | NR | 9. |
| 10. Secured liabilities: | | | 10. |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..... | | RCONF064 | 0 |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... | | RCONF065 | 0 |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... | | RCONG463 | NR |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... | | RCONG464 | NR |
| 13. Not applicable | | | 13. |
| 14. Captive insurance and reinsurance subsidiaries: | | | 14. |
| a. Total assets of captive insurance subsidiaries ¹ | | RCONK193 | NR |
| b. Total assets of captive reinsurance subsidiaries ¹ | | RCONK194 | NR |
| <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: | | | 15. |
| 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)..... | | RCONL133 | NR |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?..... | | RCONL135 | NR |
| <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: ¹ | | | 16. |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date..... | | RCONN523 | NR |
| <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> | | | 16.b. |
| 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..... | | RCONN524 | NR |
| 2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception..... | | RCONMM07 | NR |

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----|---------|
| 3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception..... | RCONMQ52 | NR | 16.b.3. |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ² | | | 17. |
| a. Number of PPP loans outstanding..... | RCONLG26 | 3 | 17.a. |
| b. Outstanding balance of PPP loans..... | RCONLG27 | 82 | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF..... | RCONLG28 | 0 | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | 17.d. |
| 1. One year or less..... | RCONLL59 | 0 | 17.d.1. |
| 2. More than one year..... | RCONLL60 | 0 | 17.d.2. |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL57 | 0 | 17.e. |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF): | | | 18. |
| a. Outstanding balance of assets purchased under the MMLF..... | RCONLL61 | 0 | 18.a. |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCONLL58 | 0 | 18.b. |

(TEXT4087) www.texasbank.com

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | (Column B) Past due 90 days or more and still accruing | (Column C) Nonaccrual | | | | |
|---|---|--|-----------------------|--------|----------|-------|----------|
| 1. Loans secured by real estate: | | | | 1. | | | |
| a. Construction, land development, and other land loans: | | | | 1.a. | | | |
| 1. 1-4 family residential construction loans..... | RCONF172 | 0 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 837 | RCONF175 | 0 | RCONF177 | 0 | 1.a.2. |
| b. Secured by farmland..... | RCON3493 | 0 | RCON3494 | 0 | RCON3495 | 0 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | 1.c. | | | |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 0 | RCON5399 | 0 | RCON5400 | 0 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | 1.c.2. | | | |
| a. Secured by first liens..... | RCONC236 | 3,756 | RCONC237 | 850 | RCONC229 | 1,613 | 1.c.2a. |
| b. Secured by junior liens..... | RCONC238 | 242 | RCONC239 | 0 | RCONC230 | 0 | 1.c.2b. |
| d. Secured by multifamily (5 or more) residential properties..... | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | 1.e. | | | |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 0 | RCONF180 | 0 | RCONF182 | 0 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 65 | RCONF181 | 409 | RCONF183 | 0 | 1.e.2. |
| 2. Loans to depository institutions and acceptances of other banks..... | RCONB834 | 0 | RCONB835 | 0 | RCONB836 | 0 | 2. |
| 3. Not applicable | | | | 3. | | | |
| 4. Commercial and industrial loans..... | RCON1606 | 0 | RCON1607 | 0 | RCON1608 | 0 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | 5. | | | |
| a. Credit cards..... | RCONB575 | 0 | RCONB576 | 0 | RCONB577 | 0 | 5.a. |
| b. Automobile loans..... | RCONK213 | 0 | RCONK214 | 0 | RCONK215 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK216 | 0 | RCONK217 | 0 | RCONK218 | 0 | 5.c. |
| 6. Not applicable | | | | 6. | | | |
| 7. All other loans ¹ | RCON5459 | 19 | RCON5460 | 4 | RCON5461 | 0 | 7. |
| 8. Lease financing receivables..... | RCON1226 | 0 | RCON1227 | 0 | RCON1228 | 0 | 8. |
| 9. Total loans and leases (sum of items 1 through 8)..... | RCON1406 | 4,919 | RCON1407 | 1,263 | RCON1403 | 1,613 | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)..... | RCON3505 | 0 | RCON3506 | 0 | RCON3507 | 0 | 10. |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC..... | RCONK036 | 0 | RCONK037 | 0 | RCONK038 | 0 | 11. |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"..... | RCONK039 | 0 | RCONK040 | 0 | RCONK041 | 0 | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above..... | RCONK042 | 0 | RCONK043 | 0 | RCONK044 | 0 | 11.b. |
| Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly. | | | | | | | |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | | | M.1. |
| a. Construction, land development, and other land loans: | | | | | | | M.1.a. |
| 1. 1-4 family residential construction loans..... | RCONK105 | 0 | RCONK106 | 0 | RCONK107 | 0 | M.1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONK108 | 0 | RCONK109 | 0 | RCONK110 | 0 | M.1.a.2. |
| b. Loans secured by 1-4 family residential properties..... | RCONF661 | 0 | RCONF662 | 0 | RCONF663 | 33 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties..... | RCONK111 | 0 | RCONK112 | 0 | RCONK113 | 0 | M.1.c. |

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

| Dollar amounts in thousands | (Column A) Past due 30 days through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|--|---|--|---|-----------------------|----|------------|
| d. Secured by nonfarm nonresidential properties: | | | | | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK114 | 0 | RCONK115 | 0 | RCONK116 | 0 | M.1.d.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONK117 | 0 | RCONK118 | 0 | RCONK119 | 0 | M.1.d.2. |
| e. Commercial and industrial loans..... | RCONK257 | 0 | RCONK258 | 0 | RCONK259 | 0 | M.1.e. |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... | RCONK126 | 0 | RCONK127 | 0 | RCONK128 | 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 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..... | RCONK130 | 0 | RCONK131 | 0 | RCONK132 | 0 | M.1.f.1. |
| 2. Not applicable..... | | | | | | | M.1.f.2. |
| 3. Not applicable..... | | | | | | | M.1.f.3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | | | | | M.1.f.4. |
| a. Credit cards..... | RCONK274 | 0 | RCONK275 | 0 | RCONK276 | 0 | M.1.f.4.a. |
| b. Automobile loans..... | RCONK277 | 0 | RCONK278 | 0 | RCONK279 | 0 | M.1.f.4.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCONK280 | 0 | RCONK281 | 0 | RCONK282 | 0 | M.1.f.4.c. |
| <i>Memorandum item 1.f.(5) is to be completed by: * 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</i> | | | | | | | |
| 5. Loans to finance agricultural production and other loans to farmers ¹ | RCONK138 | 0 | RCONK139 | 0 | RCONK140 | 0 | M.1.f.5. |
| g. Total 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 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f.)..... | RCONHK26 | 0 | RCONHK27 | 0 | RCONHK28 | 33 | M.1.g. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above..... | RCON6558 | 0 | RCON6559 | 0 | RCON6560 | 0 | M.2. |
| 3. Not applicable..... | | | | | | | M.3. |
| <i>Memorandum item 4 is to be completed by: * 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:</i> | | | | | | | |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹ | RCON1594 | 0 | RCON1597 | 0 | RCON1583 | 0 | M.4. |

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, 2018, Report of Condition.
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|---|--|---|-----------------------|---|------|
| | RCONC240 | 0 | RCONC241 | 0 | RCONC226 | 0 | |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)..... | | | | | | | M.5. |

| Dollar amounts in thousands | |
|-----------------------------|--|
| 6. Not applicable | |

| Dollar amounts in thousands | | | |
|--|----------|-------|------|
| <i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i> | | | |
| 7. Additions to nonaccrual assets during the previous six months..... | RCONC410 | 1,710 | M.7. |
| 8. Nonaccrual assets sold during the previous six months..... | RCONC411 | 1,922 | M.8. |

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|--|---|-----------------------|---|--------|
| | RCONL183 | 0 | RCONL184 | 0 | RCONL185 | 0 | |
| 9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ² | | | | | | | M.9. |
| a. Outstanding balance..... | RCONL183 | 0 | RCONL184 | 0 | RCONL185 | 0 | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above..... | RCONL186 | 0 | RCONL187 | 0 | RCONL188 | 0 | M.9.b. |

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------|----------|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations..... | RCONF236 | 1,252,611 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions..... | RCONF237 | 0 | 2. |
| 3. Not applicable | | | 3. |
| 4. Average consolidated total assets for the calendar quarter..... | RCONK652 | 1,408,087 | 4. |
| a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)..... | RCONK653 | 1 | 4.a. |
| 5. Average tangible equity for the calendar quarter ¹ | RCONK654 | 169,485 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions..... | RCONK655 | 0 | 6. |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | 7. |
| a. One year or less..... | RCONG465 | 0 | 7.a. |
| b. Over one year through three years..... | RCONG466 | 0 | 7.b. |
| c. Over three years through five years..... | RCONG467 | 0 | 7.c. |
| d. Over five years..... | RCONG468 | 0 | 7.d. |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | 8. |
| a. One year or less..... | RCONG469 | 0 | 8.a. |
| b. Over one year through three years..... | RCONG470 | 0 | 8.b. |
| c. Over three years through five years..... | RCONG471 | 0 | 8.c. |
| d. Over five years..... | RCONG472 | 0 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b)..... | RCONG803 | 0 | 9. |
| <i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i> | | | |
| a. Fully consolidated brokered reciprocal deposits..... | RCONL190 | 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?..... | RCONK656 | No | 10. |
| <i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i> | | | |
| a. Banker's bank deduction..... | RCONK657 | NR | 10.a. |
| b. Banker's bank deduction limit..... | RCONK658 | NR | 10.b. |
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?..... | RCONK659 | No | 11. |
| <i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i> | | | |
| a. Custodial bank deduction..... | RCONK660 | NR | 11.a. |
| b. Custodial bank deduction limit..... | RCONK661 | NR | 11.b. |
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | M.1. |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹ | | | M.1.a. |
| 1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF049 | 525,219 | M.1.a.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF050 | 38771 | M.1.a.2. |
| b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹ | | | M.1.b. |
| 1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF051 | 709,401 | M.1.b.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF052 | 649 | M.1.b.2. |
| c. Retirement deposit accounts of \$250,000 or less: ¹ | | | M.1.c. |
| 1. Amount of retirement deposit accounts of \$250,000 or less..... | RCONF045 | 14,207 | M.1.c.1. |
| 2. Number of retirement deposit accounts of \$250,000 or less..... | RCONF046 | 440 | M.1.c.2. |
| d. Retirement deposit accounts of more than \$250,000: ¹ | | | M.1.d. |
| 1. Amount of retirement deposit accounts of more than \$250,000..... | RCONF047 | 3,784 | M.1.d.1. |

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.
 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.

Dollar amounts in thousands

| | | | |
|---|----------|----|----------|
| 2. Number of retirement deposit accounts of more than \$250,000..... | RCONF048 | 11 | M.1.d.2. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.</i> | RCON5597 | NR | M.2. |
| 2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³ | | | |
| 3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: | | | M.3. |
| a. Legal title..... | TEXTA545 | NR | M.3.a. |
| b. FDIC Certificate Number..... | RCONA545 | 0 | M.3.b. |

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

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

| | | | |
|--|----------|---------|-------|
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..... | RCOAP742 | 22,264 | 1. |
| 2. Retained earnings ¹ | RCOAKW00 | 152,032 | 2. |
| <i>To be completed only by institutions that have adopted ASU 2016-13:</i> | | | |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)..... | RCOAJJ29 | NR | 2.a. |
| 3. Accumulated other comprehensive income (AOCI)..... | RCOAB530 | -5,094 | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)..... | RCOAP838 | 1 | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital..... | RCOAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)..... | RCOAP840 | 169,202 | 5. |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..... | RCOAP841 | 1,587 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..... | RCOAP842 | 0 | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs..... | RCOAP843 | 0 | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.f; if entered "0" for No in item 3.a, complete only item 9.f): | | | 9. |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP844 | -5,094 | 9.a. |
| b. Not applicable. | | | 9.b. |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP846 | 0 | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP847 | 0 | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCOAP848 | 0 | 9.e. |
| f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)..... | RCOAP849 | NR | 9.f. |
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | 10. |
| 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)..... | RCOAP258 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions. | RCOAP850 | 0 | 10.b. |
| 11. Not applicable | | | 11. |
| 12. Subtotal (item 5 minus items 6 through 10.b)..... | RCOAP852 | 172,709 | 12. |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB58 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12..... | RCOALB59 | 0 | 14. |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12..... | RCOALB60 | 0 | 15. |
| 16. Not applicable | | | 16. |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions ¹ | RCOAP857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)..... | RCOAP858 | 0 | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18)..... | RCOAP859 | 172,709 | 19. |
| 20. Additional tier 1 capital instruments plus related surplus..... | RCOAP860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital..... | RCOAP861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital..... | RCOAP862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..... | RCOAP863 | 0 | 23. |
| 24. LESS: Additional tier 1 capital deductions..... | RCOAP864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..... | RCOAP865 | 0 | 25. |
| 26. Tier 1 capital (sum of items 19 and 25)..... | RCOA8274 | 172,709 | 26. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-------|
| 27. Average total consolidated assets ² | RCOAKW03 | 1,408,087 | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)..... | RCOAP875 | 1,587 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes..... | RCOAB596 | 0 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)..... | RCOAA224 | 1,406,500 | 30. |
| 31. Leverage ratio (item 26 divided by 30)..... | RCOA7204 | 12.2793% | 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)..... | RCOALE74 | 0 | 31.a. |
| <i>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.</i> | | | |
| b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No). ¹ | RCOANC99 | NR | 31.b. |

Dollar amounts in thousands

| | (Column A) Amount | | (Column B) Percentage | | |
|--|-------------------|----|-----------------------|----|-------|
| 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion)..... | RCOA2170 | 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..... | RCOAKX77 | NR | RCOAKX78 | NR | 33. |
| 34. Off-balance sheet exposures: | | | | | 34. |
| a. Unused portion of conditionally cancellable commitments..... | RCOAKX79 | NR | | | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)..... | RCOAKX80 | NR | | | 34.b. |
| c. Other off-balance sheet exposures..... | RCOAKX81 | 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..... | RCOAKX82 | NR | RCOAKX83 | NR | 34.d. |

Dollar amounts in thousands

| | | | |
|--|----------|----|-------|
| 35. Unconditionally cancellable commitments..... | RCOAS540 | NR | 35. |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions..... | RCOALB61 | NR | 36. |
| 37. Allocated transfer risk reserve..... | RCOA3128 | NR | 37. |
| 38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | 38. |
| a. Loans and leases held for investment..... | RCOAJJ30 | NR | 38.a. |
| b. Held-to-maturity debt securities..... | RCOAJJ31 | NR | 38.b. |
| c. Other financial assets measured at amortized cost..... | RCOAJJ32 | NR | 38.c. |

Dollar amounts in thousands

| | | | |
|---|----------|-----------|-----|
| 39. Tier 2 capital instruments plus related surplus..... | RCOAP866 | 0 | 39. |
| 40. Non-qualifying capital instruments subject to phase out from tier 2 capital..... | RCOAP867 | 0 | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital..... | RCOAP868 | 0 | 41. |
| 42. Allowance for loan and lease losses includable in tier 2 capital ¹ | RCOA5310 | 13,963 | 42. |
| 43. Not applicable. | | | 43. |
| 44. Tier 2 capital before deductions (sum of items 39 through 42)..... | RCOAP870 | 13,963 | 44. |
| 45. LESS: Tier 2 capital deductions..... | RCOAP872 | 0 | 45. |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero)..... | RCOA5311 | 13,963 | 46. |
| 47. Total capital (sum of items 26 and 46)..... | RCOA3792 | 186,672 | 47. |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)..... | RCOAA223 | 1,116,263 | 48. |

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

Dollar amounts in thousands

| | | | |
|--|----------|-----------------|-----|
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48)..... | RCOAP793 | 15.4721% | 49. |
| 50. Tier 1 capital ratio (item 26 divided by item 48)..... | RCOA7206 | 15.4721% | 50. |
| 51. Total capital ratio (item 47 divided by item 48)..... | RCOA7205 | 16.7229% | 51. |

Dollar amounts in thousands

| | | | |
|--|----------|----------------|-----|
| 52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments..... | RCOAH311 | 8.7229% | 52. |
| 53. Eligible retained income ³ | RCOAH313 | NR | 53. |
| 54. Distributions and discretionary bonus payments during the quarter ⁴ | RCOAH314 | NR | 54. |

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

1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

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

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

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

Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 051)

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

| Dollar amounts in thousands | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|---|--|---|---|---|---|--|--|--|--|--|
| 1. Cash and balances due from depository institutions..... | RCOND957 136,242 | RCONS396 0 | RCOND958 82,800 | | | | RCOND959 53,442 | RCONS397 0 | RCOND960 0 | RCONS398 0 |
| 2. Securities: | | | | | | | | | | |
| a. Held-to-maturity securities ³ | RCOND961 42,964 | RCONS399 0 | RCOND962 0 | RCONHJ74 0 | RCONHJ75 0 | | RCOND963 18,896 | RCOND964 0 | RCOND965 24,068 | RCONS400 0 |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCONJA21 34,833 | RCONS402 -5,093 | RCOND967 4,939 | RCONHJ76 0 | RCONHJ77 0 | | RCOND968 34,987 | RCOND969 0 | RCOND970 0 | RCONS403 0 |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | |
| a. Federal funds sold..... | RCOND971 0 | | RCOND972 0 | | | | RCOND973 0 | RCONS410 0 | RCOND974 0 | RCONS411 0 |
| b. Securities purchased under agreements to resell..... | RCONH171 0 | RCONH172 0 | | | | | | | | |
| 4. Loans and leases held for sale: | | | | | | | | | | |
| a. Residential mortgage exposures..... | RCONS413 0 | RCONS414 0 | RCONH173 0 | | | | RCONS415 0 | RCONS416 0 | RCONS417 0 | |
| b. High volatility commercial real estate exposures..... | RCONS419 0 | RCONS420 0 | RCONH174 0 | | | | RCONH175 0 | RCONH176 0 | RCONH177 0 | RCONS421 0 |
| c. Exposures past due 90 days or more or on nonaccrual ³ | RCONS423 0 | RCONS424 0 | RCONS425 0 | RCONHJ78 0 | RCONHJ79 0 | | RCONS426 0 | RCONS427 0 | RCONS428 0 | RCONS429 0 |

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

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Dollar amounts in thousands

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|--|---|---|---|---|---|--|--|---|--|-----|
| b. Securities purchased under agreements to resell | | | | | | | | | | 3.b |
| 4. Loans and leases held for sale: | | | | | | | | | | 4. |
| a. Residential mortgage exposures..... | | | | | | | | RCONH273 0 | RCONH274 0 | 4.a |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCONH275 0 | RCONH276 0 | 4.b |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount |
|--|---|---|---|---|---|--|--|---|--|
| Dollar amounts in thousands | | | | | | | | | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | |
| d. All other exposures..... | | | | | | | | RCONH279 0 | RCONH280 0 |
| 5. Loans and leases held for investment: | | | | | | | | | |
| a. Residential mortgage exposures..... | | | | | | | | RCONH281 0 | RCONH282 0 |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCONH283 0 | RCONH284 0 |
| c. Exposures past due 90 days or more or on nonaccrual ¹¹ | | | | | | | | RCONH285 0 | RCONH286 0 |
| d. All other exposures..... | | | | | | | | RCONH287 0 | RCONH288 0 |
| 6. LESS: Allowance for loan and lease losses | | | | | | | | | |
| 7. Trading assets..... | | RCONH186 0 | RCONH290 0 | RCONH187 0 | | | | RCONH291 0 | RCONH292 0 |
| 8. All other assets ¹² | RCONH293 6,429 | RCONH188 0 | RCONS470 0 | RCONS471 0 | | | | RCONH294 0 | RCONH295 0 |
| a. Separate account bank-owned life insurance..... | | | | | | | | RCONH296 0 | RCONH297 0 |
| b. Default fund contributions to central counterparties..... | | | | | | | | RCONH298 0 | RCONH299 0 |

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

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

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|--|---|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCON2170 1,472,313 | RCONS500 -18,225 | RCOND987 94,047 | RCONHJ90 0 | RCONHJ91 0 | | RCOND988 118,789 | RCOND989 615,698 | RCOND990 637,336 | RCONS503 18,239 |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount |
|--|---|---|---|---|---|---|---|---|
| Dollar amounts in thousands | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCONS504 6,429 | RCONS505 0 | RCONS506 0 | RCONS507 0 | | | RCONS510 0 | RCONH300 0 |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|--|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 12. Financial standby letters of credit | RCOND991 0 | RCOND992 0 | RCOND993 0 | RCONHJ92 0 | RCONHJ93 0 | | RCOND994 0 | RCOND995 0 | RCOND996 0 | RCONS511 0 |
| 13. Performance standby letters of credit and transaction-related contingent items | RCOND997 239 | RCOND998 120 | RCOND999 0 | | | | RCONG603 0 | RCONG604 120 | RCONG605 120 | RCONS512 0 |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCONG606 0 | RCONG607 0 | RCONG608 0 | RCONHJ94 0 | RCONHJ95 0 | | RCONG609 0 | RCONG610 0 | RCONG611 0 | RCONS513 0 |
| 15. Retained recourse on small business obligations sold with recourse | RCONG612 0 | RCONG613 0 | RCONG614 0 | | | | RCONG615 0 | RCONG616 0 | RCONG617 0 | RCONS514 0 |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% |
|---|---|--|---|---|---|--|--|--|--|--|
| Dollar amounts in thousands | | | | | | | | | | |
| 16. Repo-style transactions ²¹ | RCONS515 0 | RCONS516 0 | RCONS517 0 | RCONS518 0 | RCONS519 0 | | RCONS520 0 | RCONS521 0 | RCONS522 0 | RCONS523 0 |
| 17. All other off-balance sheet liabilities | RCONG618 0 | RCONG619 0 | RCONG620 0 | | | | RCONG621 0 | RCONG622 0 | RCONG623 0 | RCONS524 0 |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits) | | | | | | | | | | |
| a. Original maturity of one year or less | RCONS525 86,216 | RCONS526 17,243 | RCONS527 0 | RCONHJ96 0 | RCONHJ97 0 | | RCONS528 0 | RCONS529 6,923 | RCONS530 10,320 | RCONS531 0 |

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

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

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|--|---|---|---|--|--|--|--|--|-------|
| Dollar amounts in thousands | | | | | | | | | | | |
| b. Original maturity exceeding one year..... | RCONG824 186,037 | RCONG625 93,019 | RCONG626 0 | RCONHJ98 0 | RCONHJ99 0 | | RCONG627 0 | RCONG628 4,412 | RCONG629 88,807 | RCONS539 0 | 18.b. |
| 19. Unconditionally cancelable commitments..... | RCONS540 0 | RCONS541 0 | | | | | | | | | 19. |
| 20. Over-the-counter derivatives..... | | RCONS542 0 | RCONS543 0 | RCONHK00 0 | RCONHK01 0 | RCONS544 0 | RCONS545 0 | RCONS546 0 | RCONS547 0 | RCONS548 0 | 20. |
| 21. Centrally cleared derivatives..... | | RCONS549 0 | RCONS550 0 | RCONS551 0 | RCONS552 0 | | RCONS554 0 | RCONS555 0 | RCONS556 0 | RCONS557 0 | 21. |
| 22. Unsettled transactions (failed trades) ²² | RCONH191 0 | | RCONH193 0 | | | | RCONH194 0 | RCONH195 0 | RCONH196 0 | RCONH197 0 | 22. |

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

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

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

| Dollar amounts in thousands | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|---|---|--|--|--|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | RCONG630 94,047 | RCONS558 0 | RCONS559 0 | RCONS560 0 | RCONG631 118,789 | RCONG632 627,033 | RCONG633 736,383 | RCONS561 18,239 | 23. |
| 24. Risk weight factor | | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | RCONG634 0 | RCONS569 0 | RCONS570 0 | RCONS571 0 | RCONG635 23,758 | RCONG636 313,517 | RCONG637 736,383 | RCONS572 27,359 | 25. |

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | |
|--|---|---|---|---|---|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | RCONS562 6,429 | RCONS563 0 | RCONS564 0 | RCONS565 0 | RCONS566 0 | RCONS567 0 | RCONS568 0 | 23. |
| 24. Risk weight factor | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | RCONS573 16,073 | RCONS574 0 | RCONS575 0 | RCONS576 0 | RCONS577 0 | RCONS578 0 | RCONS579 0 | 25. |

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

| | | | |
|---|----------|-----------|------|
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold..... | RCONS580 | 1,117,090 | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)..... | RCONS581 | 0 | 27. |
| 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷ | RCONB704 | 1,117,090 | 28. |
| 29. LESS: Excess allowance for loan and lease losses..... | RCONA222 | 827 | 29. |
| 30. LESS: Allocated transfer risk reserve..... | RCON3128 | 0 | 30. |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30)..... | RCONG641 | 1,116,263 | 31. |
| <i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i> | | | |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules..... | RCONG642 | 0 | M.1. |

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | |
|---|----------|----|--------|
| 4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | M.4. |
| a. Loans and leases held for investment..... | RCONJJ30 | NR | M.4.a. |
| b. Held-to-maturity debt securities..... | RCONJJ31 | NR | M.4.b. |
| c. Other financial assets measured at amortized cost..... | RCONJJ32 | NR | M.4.c. |

Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

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

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

| Dollar amounts in thousands | | | | |
|--|----------|--|----|-------|
| 14. Personal trust and agency accounts..... | RIADB904 | | NR | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | | 15. |
| a. Employee benefit - defined contribution..... | RIADB905 | | NR | 15.a. |
| b. Employee benefit - defined benefit..... | RIADB906 | | NR | 15.b. |
| c. Other employee benefit and retirement-related accounts..... | RIADB907 | | NR | 15.c. |
| 16. Corporate trust and agency accounts..... | RIADA479 | | NR | 16. |
| 17. Investment management and investment advisory agency accounts..... | RIADJ315 | | NR | 17. |
| 18. Foundation and endowment trust and agency accounts..... | RIADJ316 | | NR | 18. |
| 19. Other fiduciary accounts..... | RIADA480 | | NR | 19. |
| 20. Custody and safekeeping accounts..... | RIADB909 | | NR | 20. |
| 21. Other fiduciary and related services income..... | RIADB910 | | NR | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)..... | RIAD4070 | | 0 | 22. |
| 23. Less: Expenses..... | RIADC058 | | NR | 23. |
| 24. Less: Net losses from fiduciary and related services..... | RIADA488 | | NR | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services..... | RIADB911 | | NR | 25. |
| 26. Net fiduciary and related services income..... | RIADA491 | | NR | 26. |

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

| Dollar amounts in thousands | | (Column A) Gross Losses Managed Accounts | | (Column B) Gross Losses Non-Managed Accounts | | (Column C) Recoveries | |
|---|----------|---|----------|---|----------|-----------------------|--------|
| 4. Fiduciary settlements, surcharges, and other losses: | | | | | | | M.4. |
| a. Personal trust and agency accounts..... | RIADB947 | NR | RIADB948 | NR | RIADB949 | NR | M.4.a. |
| b. Employee benefit and retirement-related trust and agency accounts..... | RIADB950 | NR | RIADB951 | NR | RIADB952 | NR | M.4.b. |
| c. Investment management agency accounts..... | RIADB953 | NR | RIADB954 | NR | RIADB955 | NR | M.4.c. |
| d. Other fiduciary accounts and related services..... | RIADB956 | NR | RIADB957 | NR | RIADB958 | 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)..... | RIADB959 | NR | RIADB960 | NR | RIADB961 | NR | M.4.e. |

Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

| | | | |
|---|----------|---------|--------|
| 1. Does the institution have any derivative contracts?..... | RCONFT00 | Yes | 1. |
| a. Total gross notional amount of interest rate derivatives held for trading..... | RCONA126 | 11,004 | 1.a. |
| b. Total gross notional amount of all other derivatives held for trading..... | RCONFT01 | 0 | 1.b. |
| c. Total gross notional amount of interest rate derivatives not held for trading..... | RCON8725 | 11,004 | 1.c. |
| d. Total gross notional amount of all other derivatives not held for trading..... | RCONFT02 | 0 | 1.d. |
| 2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?..... | RCONFT03 | Yes | 2. |
| a. Principal amount of 1-4 family residential mortgage loans sold during the quarter..... | RCONFT04 | 47,116 | 2.a. |
| b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading..... | RCONFT05 | 13,273 | 2.b. |
| 3. Does the institution use the fair value option to measure any of its assets or liabilities?..... | RCONFT06 | No | 3. |
| a. Aggregate amount of fair value option assets..... | RCONHK18 | NR | 3.a. |
| b. Aggregate amount of fair value option liabilities..... | RCONHK19 | NR | 3.b. |
| c. Year-to-date net gains (losses) recognized in earnings on fair value option assets..... | RIADF551 | NR | 3.c. |
| d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities..... | RIADF553 | NR | 3.d. |
| 4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?..... | RCONFT07 | No | 4. |
| a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement..... | RCONFT08 | NR | 4.a. |
| 5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?..... | RCONFT09 | No | 5. |
| a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution..... | RCONFT10 | NR | 5.a. |
| 6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?..... | RCONFT11 | Yes | 6. |
| a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million..... | RCONFT12 | 753,982 | 6.a. |
| 7. Does the institution have any consolidated variable interest entities?..... | RCONFT13 | No | 7. |
| a. Total assets of consolidated variable interest entities ¹ | RCONFT14 | NR | 7.a. |
| b. Total liabilities of consolidated variable interest entities..... | RCONFT15 | NR | 7.b. |
| 8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?..... | RCONFT16 | No | 8. |
| a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards)..... | RCONC391 | NR | 8.a. |
| b. Separate valuation allowance for uncollectible retail credit card fees and finance charges..... | RIADC389 | NR | 8.b. |
| c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹ | RIADC390 | NR | 8.c. |
| d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income..... | RIADC388 | NR | 8.d. |
| 9. Does the institution have assets covered by FDIC loss-sharing agreements?..... | RCONFT17 | No | 9. |
| a. Loans and leases covered by FDIC loss-sharing agreements..... | RCONFT18 | NR | 9.a. |
| b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements: | | | 9.b. |
| 1. Past due 30 through 89 days and still accruing..... | RCONFT19 | NR | 9.b.1. |
| 2. Past due 90 days and still accruing..... | RCONFT20 | NR | 9.b.2. |
| 3. Nonaccrual..... | RCONFT21 | NR | 9.b.3. |
| c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements: | | | 9.c. |
| 1. Past due 30 through 89 days and still accruing..... | RCONK102 | NR | 9.c.1. |
| 2. Past due 90 days and still accruing..... | RCONK103 | NR | 9.c.2. |
| 3. Nonaccrual..... | RCONK104 | NR | 9.c.3. |
| d. Other real estate owned covered by FDIC loss-sharing agreements..... | RCONFT22 | NR | 9.d. |
| e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements..... | RCONK192 | NR | 9.e. |

1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands

| | | | |
|--|----------|----|----|
| 1. Comments?..... | RCON6979 | No | 1. |
| 2. Bank Management Statement (please type or print clearly; 750 character limit):..... | TEXT6980 | NR | 2. |

**TEXASBANK AND SUBSIDIARY
BROWNWOOD, TEXAS**

AUDITED CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

TEXASBANK AND SUBSIDIARY

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INDEPENDENT AUDITOR'S REPORT

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The Board of Directors and Shareholders
of TexasBank
Brownwood, Texas

Opinion

We have audited the accompanying consolidated financial statements of TexasBank and Subsidiary (a Texas corporation), which comprise the consolidated balance sheets as of December 31, 2021 and 2020, and the related consolidated statements of income, comprehensive income, changes in shareholders' equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of TexasBank and Subsidiary as of December 31, 2021 and 2020, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of TexasBank and Subsidiary and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about TexasBank and Subsidiary's ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that,

individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of TexasBank and Subsidiary's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about TexasBank and Subsidiary's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Stovall, Grandey & Allen, LLP

STOVALL, GRANDEY & ALLEN, LLP
Fort Worth, Texas
March 10, 2022

**TEXASBANK AND SUBSIDIARY
CONSOLIDATED BALANCE SHEETS
DECEMBER 31, 2021 AND 2020**

| | <u>2021</u> | <u>2020</u> |
|--|------------------------------|------------------------------|
| ASSETS | | |
| Cash and due from banks | \$ 21,002,559 | \$ 11,387,918 |
| Federal funds sold | - | 5,250,000 |
| Cash and cash equivalents | <u>21,002,559</u> | <u>16,637,918</u> |
| Interest-bearing deposits in banks | 248,076,452 | 177,310,483 |
| Investment securities: | | |
| Available-for-sale | 19,133,960 | 12,540,416 |
| Held-to-maturity | 39,183,737 | 34,237,438 |
| Federal Home Loan Bank stock | 300,800 | 1,921,700 |
| Loans receivable, net of unearned fees and allowance for loan losses of \$5,099,749 in 2021 and \$5,071,137 in 2020 | 377,954,956 | 354,937,135 |
| Accrued interest receivable | 1,411,683 | 1,571,889 |
| Premises and equipment, net | 4,407,642 | 4,026,097 |
| Goodwill | 1,586,790 | 1,586,790 |
| Cash surrender value of life insurance | 7,883,840 | 7,669,105 |
| Other assets | <u>1,462,734</u> | <u>1,097,074</u> |
| Total Assets | <u>\$ 722,405,153</u> | <u>\$ 613,536,045</u> |
| LIABILITIES | | |
| Demand deposits | \$ 262,883,792 | \$ 215,649,837 |
| Interest-bearing transaction accounts | 303,050,935 | 246,452,423 |
| Time deposits | <u>69,619,156</u> | <u>73,126,159</u> |
| Total deposits | 635,553,883 | 535,228,419 |
| Accrued expenses and other liabilities | <u>2,989,709</u> | <u>2,887,238</u> |
| Total Liabilities | <u>638,543,592</u> | <u>538,115,657</u> |
| SHAREHOLDERS' EQUITY | | |
| Common stock, \$10 par value; 170,000 shares authorized; 125,000 issued and outstanding | 1,250,000 | 1,250,000 |
| Capital surplus | 14,750,000 | 14,750,000 |
| Undivided profits | 67,916,599 | 59,209,606 |
| Accumulated other comprehensive income (loss) | <u>(55,038)</u> | <u>-210,782</u> |
| Total Shareholders' Equity | <u>83,861,561</u> | <u>75,420,388</u> |
| Total Liabilities and Shareholders' Equity | <u>\$ 722,405,153</u> | <u>\$ 613,536,045</u> |

The accompanying notes are an integral part of these consolidated financial statements.

TEXASBANK AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

| | <u>2021</u> | <u>2020</u> |
|--|----------------------|----------------------|
| Interest income | | |
| Loans, including fees | \$ 20,711,603 | \$ 19,906,041 |
| Debt securities: | | |
| Taxable | 1,094,925 | 969,507 |
| Tax-exempt | 634,952 | 845,146 |
| Interest on federal funds sold and deposits with other financial institutions | 496,983 | 596,662 |
| Total interest income | <u>22,938,463</u> | <u>22,317,356</u> |
| Interest expense | | |
| Deposits | 585,717 | 1,154,793 |
| Total interest expense | <u>585,717</u> | <u>1,154,793</u> |
| Net interest income | 22,352,746 | 21,162,563 |
| Provision for loan losses | 35,800 | 40,050 |
| Net interest income after provision for loan losses | <u>22,316,946</u> | <u>21,122,513</u> |
| Non-interest income | | |
| Service charges on deposit accounts | 966,275 | 1,053,769 |
| Debit card interchange income | 2,912,301 | 2,446,929 |
| Net appreciation in cash surrender value of life insurance | 214,735 | 211,443 |
| Net gain on sales of loans | 965,240 | 1,325,699 |
| Net serving fee income | 494,709 | 668,254 |
| Other income | 392,691 | 385,767 |
| Total non-interest income | <u>5,945,951</u> | <u>6,091,861</u> |
| Non-interest expense | | |
| Salaries and employee benefits | 9,943,453 | 8,874,540 |
| Occupancy and equipment expense | 1,161,307 | 1,175,871 |
| Debit card expenses | 1,869,777 | 1,580,623 |
| Data processing expense | 904,446 | 821,247 |
| Software subscription and licensing | 524,503 | 436,838 |
| Telecommunication expense | 364,908 | 329,459 |
| Other expense | 2,287,510 | 2,028,532 |
| Total non-interest expense | <u>17,055,904</u> | <u>15,247,110</u> |
| Net Income | <u>\$ 11,206,993</u> | <u>\$ 11,967,264</u> |

The accompanying notes are an integral part of these consolidated financial statements.

TEXASBANK AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

| | <u>2021</u> | <u>2020</u> |
|---|-----------------------------|-----------------------------|
| Net Income | <u>\$ 11,206,993</u> | <u>\$ 11,967,264</u> |
| Other items of comprehensive income (loss) | | |
| Securites available-for-sale: | | |
| Change in net unrealized appreciation (depreciation) on investment securities available-for-sale | <u>(265,820)</u> | <u>38,431</u> |
| Total other items of comprehensive income (loss) | <u>(265,820)</u> | <u>38,431</u> |
| Comprehensive Income | <u><u>\$ 10,941,173</u></u> | <u><u>\$ 12,005,695</u></u> |

The accompanying notes are an integral part of these consolidated financial statements.

TEXASBANK AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

| | <u>Common Stock</u> | <u>Capital Surplus</u> | <u>Undivided Profits</u> | <u>Accumulated Other Comprehensive Income (Loss)</u> | <u>Total Shareholders' Equity</u> |
|---|-------------------------|----------------------------|------------------------------|--|---|
| Balance at January 1, 2020 | \$ 1,250,000 | \$ 14,750,000 | \$ 53,242,342 | \$ 172,351 | \$ 69,414,693 |
| Comprehensive income for the year ended December 31, 2020 | | | 11,967,264 | 38,431 | 12,005,695 |
| Dividends paid - \$48.00 per share | | | <u>(6,000,000)</u> | | <u>(6,000,000)</u> |
| Balance at December 31, 2020 | 1,250,000 | 14,750,000 | 59,209,606 | 210,782 | 75,420,388 |
| Comprehensive income (loss) for the year ended December 31, 2021 | | | 11,206,993 | (265,820) | 10,941,173 |
| Dividends paid - \$20.00 per share | | | <u>(2,500,000)</u> | | <u>(2,500,000)</u> |
| Balance at December 31, 2021 | <u>\$ 1,250,000</u> | <u>\$ 14,750,000</u> | <u>\$ 67,916,599</u> | <u>\$ (55,038)</u> | <u>\$ 83,861,561</u> |

The accompanying notes are an integral part of these consolidated financial statements.

TEXASBANK AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

| | 2021 | 2020 |
|---|------------------|------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Net income | \$ 11,206,993 | \$ 11,967,264 |
| Adjustments to reconcile net income to net cash provided by operating activities: | | |
| Provision for loan losses | 35,800 | 40,050 |
| Net amortization of securities | 228,163 | 243,508 |
| Dividends on Federal Home Loan Bank stock | (2,000) | (17,400) |
| Depreciation | 462,674 | 463,136 |
| Origination of mortgage loans held-for-sale | (39,409,441) | (57,057,775) |
| Proceeds from sales of mortgage loans held-for-sale | 40,374,681 | 58,383,474 |
| Net gain on sales of loans | (965,240) | (1,325,699) |
| Net appreciation in cash surrender value of life insurance | (214,735) | (211,443) |
| Net change in: | | |
| Accrued interest receivable | 160,206 | 82,242 |
| Other assets | (365,660) | 110,399 |
| Accrued expenses and other liabilities | 102,471 | 50,612 |
| Total Adjustments | 406,919 | 761,104 |
| Net Cash Provided by Operating Activities | 11,613,912 | 12,728,368 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Net increase in interest-bearing deposits | (70,765,969) | (123,586,640) |
| Activity in available-for-sale securities: | | |
| Maturities, prepayments and calls | 68,318,933 | 159,049,578 |
| Purchases | (75,327,760) | (160,201,042) |
| Activity in held-to-maturity securities: | | |
| Maturities, prepayments and calls | 225,000 | 9,100,000 |
| Purchases | (5,250,000) | (8,785,000) |
| Redemptions of Federal Home Loan Bank stock | 1,622,900 | - |
| Loan originations and principal collections, net | (23,053,620) | (8,744,027) |
| Additions to premises and equipment | (844,219) | (158,508) |
| Net Cash Used by Investing Activities | \$ (105,074,735) | \$ (133,325,639) |

The accompanying notes are an integral part of these consolidated financial statements.

TEXASBANK AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF CASH FLOWS, Continued
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

| | 2021 | 2020 |
|---|---------------|---------------|
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Net increase in demand deposits | \$ 47,233,955 | \$ 50,772,400 |
| Net increase in interest-bearing transaction accounts | 56,598,512 | 62,049,581 |
| Net decrease in time deposits | (3,507,003) | (1,121,542) |
| Dividends paid | (2,500,000) | (6,000,000) |
| Net Cash Provided by Financing Activities | 97,825,464 | 105,700,439 |
| Net increase (decrease) in cash and cash equivalents | 4,364,641 | (14,896,832) |
| Cash and cash equivalents at beginning of year | 16,637,918 | 31,534,750 |
| Cash and cash equivalents at end of year | \$ 21,002,559 | \$ 16,637,918 |
| Supplement Schedule of Operating and Investing Activities: | | |
| Interest paid | \$ 482,445 | \$ 1,069,398 |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies

The accounting and reporting policies of TexasBank and Subsidiary are in accordance with accounting principles generally accepted in the United States of America. A summary of the more significant policies follows:

Nature of Operations

TexasBank (the Bank) and its subsidiary, TxB Properties, LLC, provide loans and banking services to consumers and commercial customers in the Texas cities of Brownwood, Early, Stephenville, Comanche, Dublin, Bangs, Eastland, and their surrounding areas. In October 2020, the Bank opened a loan production office in El Paso, Texas. The Bank operates under a state bank charter and is subject to regulation by the Texas State Department of Banking and the Federal Deposit Insurance Corporation (FDIC). The accounting and reporting policies of the entities conform with U.S. generally accepted accounting principles and to general practices of the banking industry. Policies and practices which materially affect the determination of financial position, results of operations and cash flows are summarized as follows:

Principles of Consolidation

The consolidated financial statements include the accounts of the Bank and its wholly-owned subsidiary. All significant intercompany transactions and balances have been eliminated in consolidation.

Wholly-Owned Subsidiary

In October 2010, the Bank established a subsidiary corporation, TxB Properties, LLC. The subsidiary made a qualified Subchapter S Subsidiary Election under section 1361(b)(3) of the Internal Revenue Code with an effective date of October 29, 2010. The subsidiary is wholly-owned by the Bank and is treated as a disregarded entity for federal income tax purposes.

The operating subsidiary holds, manages, and markets properties acquired by the Bank through foreclosure or otherwise in good faith to compromise a doubtful claim, or in the ordinary course of collecting debts previously contracted. At December 31, 2021 and 2020, the subsidiary did not hold any assets.

Use of Estimates

In preparing financial statements in conformity with U.S. generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the financial statements and reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for loan losses and mortgage servicing rights.

The determination of the adequacy of the allowance for loan losses is based on estimates that are particularly susceptible to significant changes in the economic environment and market conditions. In connection with the determination of the estimated losses on loans, management obtains independent appraisals for significant collateral.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Use of Estimates, continued

The Bank's loans are generally secured by specific items of collateral including real property, consumer assets and business assets. Although the Bank has a diversified loan portfolio, a substantial portion of its debtors' ability to honor their contracts is dependent on local economic conditions.

While management uses available information to recognize losses on loans, further reductions in the carrying amounts of loans may be necessary based on changes in local economic conditions. In addition, regulatory agencies, as an integral part of their examination process, periodically review the estimated losses on loans. Such agencies may require the Bank to recognize additional losses based on their judgments about information available to them at the time of their examination. Because of these factors, it is reasonably possible that the estimated losses on loans may change materially in the near term. However, the amount of the change that is reasonably possible cannot be estimated.

Cash and Cash Equivalents

For the purpose of presentation in the Statements of Cash Flows, cash and cash equivalents are defined as those amounts included in the balance sheet captions "cash and due from banks" and "federal funds sold."

Investment Securities

Debt securities classified as held-to-maturity are those debt securities the Bank has both the intent and ability to hold to maturity regardless of changes in market conditions, liquidity needs or changes in general economic conditions. These securities are carried at cost, adjusted for amortization of premium and accretion of discount, computed using the interest method. Discounts are accreted over the security's contractual life and premiums are amortized to maturity or to the earliest call date for callable debt securities.

Debt securities classified as available-for-sale are those debt securities that the Bank intends to hold for an indefinite period of time but not necessarily to maturity. Any decision to sell a security classified as available-for-sale would be based on various factors, including significant movement in interest rates, changes in the maturity mix of the Bank's assets and liabilities, liquidity needs, regulatory capital considerations, and other similar factors. These securities are carried at estimated fair value based on information provided by a third-party pricing service with any unrealized gains or losses excluded from net income and reported in accumulated other comprehensive income (loss), which is reported as a separate component of shareholders' equity.

Gains and losses realized on sales of investment debt securities, determined using the adjusted cost basis of the specific securities sold, are included in noninterest income in the consolidated statements of income. Additionally, declines in the estimated fair value of individual investment securities below their cost that are other-than-temporary are reflected as realized losses in the statements of income. Factors affecting the determination of whether an other-than-temporary impairment has occurred include, among other things, (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near term prospects of the issuer, (3) that the Bank does not intend to sell these securities, and (4) it is more likely than not that the Bank will not be required to sell before a period of time sufficient to allow for any anticipated recovery in fair value.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 **Summary of Significant Accounting Policies, continued**

Investment Securities, continued

Equity securities not using the equity method are carried at estimated fair value based on information provided by a third-party pricing service with changes in fair value and realized gains or losses reported in noninterest income. If fair value is not readily determinable, the equity security is carried at cost subject to adjustments for any observable market transactions on the same or similar instruments of the investee. All equity securities are evaluated at least annually for impairment. The Bank does not currently hold any equity securities.

Dividend and interest income, including amortization of premium and accretion of discount arising at acquisition, from all categories of investment securities are included in interest income in the consolidated statements of income.

Federal Home Loan Bank Stock

The Bank's investment in Federal Home Loan Bank of Dallas (FHLB) stock is restricted as to its marketability. As a member of the FHLB system, the Bank is required to maintain a minimum level of investment in FHLB stock based on specific percentages of its outstanding FHLB advances. Because no ready market exists for this investment and it has no quoted market value, the Bank's investment in this stock is carried at cost (\$100 per share par value). A determination as to whether there has been an impairment of a restricted stock investment is performed on a quarterly basis and includes a review of the current financial condition of the issuer. No impairment loss was recorded in 2021 or 2020.

The Bank may request redemption at par value of any stock in excess of the amount it is required to hold. Stock redemptions are made at the discretion of FHLB. During the year ended December 31, 2021, the Bank redeemed shares totaling \$1,622,900. No FHLB stock was redeemed in 2020. The carrying amount of FHLB stock at December 31, 2021 and 2020 was \$300,800 and \$1,921,700, respectively.

Loans Held-for-Sale

Mortgage loans originated for sale in the foreseeable future in the secondary market are carried at the lower of aggregate cost or estimated market value. Gains and losses on sales of loans are recognized at the settlement date and determined by the difference between the sales proceeds and the carrying value of the loans. Sales are made without recourse. Net unrealized losses, if any, are recognized through a valuation allowance established by charges to income.

Loans

Loans are stated at the principal amount outstanding less unearned fees, purchase discounts, and the allowance for credit losses on loans. Interest income on loans is recognized based upon the principal amounts outstanding. Generally, the accrual of interest on loans is discontinued when, in management's opinion, the borrower may be unable to meet payments as they become due or when they are past due 90 days as to either principal or interest, unless they are well secured and in the process of collection. When interest accrual is discontinued, all unpaid accrued interest is reversed against current income. If management determines that the ultimate collectability of principal is in doubt, cash receipts on nonaccrual loans are applied to reduce the principal balance on a cash-basis method, until the loans qualify for return to accrual status, or the principal is paid in full. Thereafter, interest is included in income only to the extent cash is actually received. The loan is returned to accrual status when doubt

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Loans, continued

regarding the future collectability of principal and interest are eliminated. Past due status is determined based on contractual terms.

Generally, loan origination fees are recognized as income and loan origination costs are expensed as incurred, as management has determined that capitalization of these items would be immaterial to the consolidated financial statements. However, due to the significant amount of SBA fees generated from the origination of Paycheck Protection Program (PPP) loans, the Bank is deferring those fees, net of estimated costs, over the 24-month term of those loans. The Bank recorded fee income from these originations of approximately \$2.1 million and \$1.1 million during 2021 and 2020, respectively.

Allowance for Loan Losses

The Bank makes disclosures of loans and other financing receivables and the related allowance in accordance with ASC Topic 310, *Receivables*. The accounting guidance defines a portfolio segment as the level at which an entity develops and documents a systematic methodology to determine the allowance for loan losses, and a class of financing receivables as the level of disaggregation of portfolio segments based on the initial measurement attribute, risk characteristics and methods for assessing risk. The Bank's portfolio segments are real estate, commercial, and consumer. The classes of financing receivables within the real estate segment are residential 1-4 family, purchased mortgage loans, hotel/motel, and commercial real estate. The remaining portfolio segments contain a single class of financing receivables. Under this accounting guidance, the allowance is presented by portfolio segment.

The allowance for loan losses represents management's estimate of probable losses inherent in the Bank's lending activities. The allowance for loan losses does not include amounts related to accrued interest receivable as accrued interest receivable is reversed when a loan is placed on nonaccrual status.

The allowance for loan losses represents the estimated probable credit losses in funded commercial and consumer loans. Credit exposures deemed to be uncollectible are charged against this account. Cash recovered on previously charged off amounts is recorded as a recovery to this account. The Bank performs periodic and systematic detailed reviews of its lending portfolios to identify credit risks and assess the overall collectability of those portfolios. The allowance on certain homogenous loan portfolios is based on aggregated portfolio segment evaluations. The allowance is based on historical loss experience, the nature and volume of the loan portfolio, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral and prevailing economic conditions.

The Bank's real estate portfolio segment is comprised primarily of homogenous loans secured by hotels/motels, residential and commercial real estate. The amount of losses incurred in the homogenous loan pools is estimated based upon how many of the loans will default and the loss in the event of default. The estimate is based on the Bank's historical experience with the loan portfolio. The estimate is adjusted to reflect an assessment of environmental factors that are not reflected in the historical data, such as changes in real estate values, local and national economies, underwriting standards, and the regulatory environment.

The allowance on the remaining portfolio segments (commercial and consumer) is calculated using moving historical loss rates and other qualitative factors. Consideration is given to the value of the underlying collateral, the industry of the borrower, the borrower's liquidity, and other financial and

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 **Summary of Significant Accounting Policies, continued**

Allowance for Loan Losses, continued

qualitative factors. In addition, local unemployment is considered and changes in economic and business conditions are updated regularly. Included in the analysis of these loan portfolios are reserves which are maintained to cover uncertainties that affect the Bank's estimate of probable losses including economic uncertainty and large single defaults.

Nonperforming loans are reviewed in accordance with applicable accounting guidance on impaired loans and troubled debt restructurings (TDRs). If necessary, a specific allowance is established for these loans if they are deemed to be impaired. A loan is considered impaired when, based on current information and events, it is probable that the Bank will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by management in determining impairment include payment status, collateral value, and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all the circumstances surrounding the loan and the borrower, including the length of delay, the reason for the delay, the borrower's prior payment record, and the amount of the shortfall in relation to the principal and interest owed. Impairment is measured on a loan-by-loan basis for commercial and construction loans by either the present value of expected future cash flows discounted at the loan's effective interest rate, the loan's obtainable market price, or the fair value of the collateral if the loan is collateral dependent.

For such loans that are classified as impaired, an allowance is established when the discounted cash flows (or collateral value or observable market price) of the impaired loan is lower than the carrying value of the loan. The general component covers non-classified loans and is based on historical loss experience adjusted for qualitative factors. An unallocated component is maintained to cover uncertainties that could affect management's estimate of probable losses. The unallocated component of the allowance reflects the margin of imprecision inherent in the underlying assumptions used in the methodologies for estimating specific and general losses in the portfolio.

Large groups of smaller balance homogeneous loans are collectively evaluated for impairment. Accordingly, the Bank does not separately identify individual consumer and residential loans for impairment disclosures, unless such loans are subject of a restructuring agreement.

Allowance for Credit Losses

In addition to the allowance for loan losses, the Bank also estimates probable losses related to unfunded lending commitments, such as letters of credit and financial guarantees, and binding unfunded loan commitments. Unfunded lending commitments are subject to individual reviews and are analyzed and segregated by risk according to the Bank's internal risk rating scale. These risk classifications, in conjunction with an analysis of historical loss experience, utilization assumptions, current economic conditions, performance trends within the portfolio and any other pertinent information, result in the estimation of the allowance for credit losses.

The allowance for credit losses is included in accrued expenses and other liabilities in the accompanying balance sheet. The provision for credit losses related to the loan portfolio is reported in other non-interest expense.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 **Summary of Significant Accounting Policies, continued**

Nonperforming Loans, Charge-Offs and Delinquencies

Nonperforming loans generally include loans that have been placed on nonaccrual status including nonaccrual loans whose contractual terms have been restructured in a manner that grants a concession to a borrower experiencing financial difficulties.

The entire balance of a loan is contractually delinquent if the minimum payment is not received by the specified due date on the customer's billing statement. Interest and fees continue to accrue on past due loans until the date the loan goes into nonaccrual status, if applicable.

The outstanding balance of real estate secured loans, including all classes of financing receivables within the real estate portfolio segment, that is in excess of the estimated property value, less estimated costs to sell, is charged off no later than the end of the month in which the account becomes 180 days past due. The estimated property value, less costs to sell, is determined utilizing appraisals or broker price opinions of the fair value of the collateral.

The outstanding balance of loans within the remaining loan segments (commercial and consumer) are charged off no later than the end of the month in which the account becomes 120 days past due. For secured loans, accounts are written down to the collateral value.

The fair value of the collateral is estimated by management based on current financial information, inspections, and appraisals. For unsecured loans, the outstanding balance is written off.

Loans within all portfolio segments are generally placed on nonaccrual status and classified as nonperforming at 90 days past due. Accrued interest receivable is reversed when a loan is placed on nonaccrual status. Interest collections on nonaccruing loans for which the ultimate collectability of principal is uncertain are applied as principal reductions; otherwise, such collections are credited to interest income when received. These loans may be restored to accrual status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection.

Loans whose contractual terms have been modified in a TDR and are current at the time of the restructuring remain on accrual status if there is demonstrated performance prior to the restructuring and repayment in full under the restructured terms is expected. Otherwise, the loans are placed on nonaccrual status and reported as nonperforming until there is sustained repayment performance for a reasonable period, generally six months. TDRs that are on accrual status are reported as performing TDRs through the end of the calendar year in which the restructuring occurred or the year in which the loans are returned to accrual status. In addition, if accruing TDRs bear less than a market rate of interest at the time of modification, they are reported as performing TDRs throughout the remaining lives of the loans.

The allowance for loan losses is established as losses are estimated to have occurred through a provision for loan losses charged to earnings. Loan losses are charged against the allowance when management believes the uncollectability of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance.

The allowance for loan losses is evaluated on a regular basis by management and is based upon management's periodic review of the collectability of the loans in light of historical experience, the nature and volume of the loan portfolio, adverse situations that may affect the borrower's ability to repay,

TEXASBANK AND SUBSIDIARY
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DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Nonperforming Loans, Charge-Offs and Delinquencies, continued

estimated value of any underlying collateral and prevailing economic conditions. This evaluation is inherently subjective as it requires estimates that are susceptible to significant revisions as more information becomes available.

Mortgage Servicing Rights

Mortgage servicing assets are recognized separately when rights are acquired through purchase or through sale of financial assets. Under the servicing assets and liabilities accounting guidance, servicing rights resulting from the sale or securitization of loans originated by the Bank are initially measured at fair value at the date of transfer. The Bank subsequently measures each class of servicing asset using the amortization method. Under the amortization method, servicing rights are amortized in proportion to and over the period of estimated net servicing income. The amortized assets are assessed for impairment or increased obligation based on fair value at each reporting date.

Fair value is based on market prices for comparable mortgage servicing contracts, when available, or alternatively, is based on a valuation model that calculates the present value of estimated future net servicing income. The valuation model incorporates assumptions that market participants would use in estimating future net servicing income, such as the cost to service, the discount rate, the custodial earnings rate, an inflation rate, ancillary income, prepayment speeds and default rates and losses. These variables change from quarter to quarter as market conditions and projected interest rates change and may have an adverse impact on the value of the mortgage servicing right and may result in a reduction to non-interest income.

Each class of separately recognized servicing assets subsequently measured using the amortization method are evaluated and measured for impairment. Impairment is recognized through a valuation allowance, to the extent fair value is less than the carrying amount of the servicing assets. The valuation allowance is adjusted to reflect changes in the measurement of impairment after the initial measurement of impairment. Changes in valuation allowances are reported with non-interest expense on the income statement. Fair value in excess of the carrying amount of servicing assets is not recognized.

Servicing fee income is recorded for fees earned for servicing loans. The fees are based on a contractual percentage of the outstanding principal; or a fixed amount per loan and are recorded as income when earned. The amortization of mortgage servicing rights is netted against loan servicing fee income.

Premises and Equipment

Land is carried at cost. Buildings and equipment are carried at cost, less accumulated depreciation computed on the straight-line method over the estimated useful lives of the assets. Expenditures for improvements, which extend the life of an asset, are capitalized, and depreciated over the asset's remaining useful life. Gains or losses realized on the disposition of properties and equipment are reflected in the statements of income. Expenditures for repairs and maintenance are charged to operating expenses as incurred.

Financial Instruments

In the ordinary course of business, the Bank has entered into commitments to extend credit, including commercial letters of credit and standby letters of credit. Such financial instruments are recorded when they are funded.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Foreclosed Assets

Foreclosed properties include properties that have been acquired in complete or partial satisfaction of debt. The properties are initially recorded at fair value less estimated selling cost at the date of foreclosure. All write-downs based on the asset's fair value at the date of acquisition are charged to the allowance for loan losses. After foreclosure, property held for sale is carried at the lower of the new cost basis or fair value less cost to sell and depreciation is not recorded. Impairment losses on property to be held and used are measured as the amount by which the carrying amount of a property exceeds its fair value and depreciated based on the remaining useful life.

Costs of significant property improvements are capitalized, whereas costs relating to holding property are expensed. Valuations are periodically performed by management, and any subsequent write-downs are recorded as a charge to operations, if necessary, to reduce the carrying value of a property to the lower of its cost or fair value less cost to sell. Sales of other real estate are accounted for according to authoritative guidance issued by the FASB.

Business Combinations, Goodwill, and Other Intangible Assets

The Bank has not elected to adopt ASU 2014-02, *Accounting for Goodwill*, and continues to follow authoritative guidance which requires that all business combinations initiated after December 31, 2001 be accounted for under the purchase method. Authoritative guidance addresses the initial recognition and measurement of intangible assets acquired in a business combination and the accounting for goodwill and other intangible assets subsequent to their acquisition. Authoritative guidance provides that intangible assets with finite useful lives be amortized and that goodwill and intangible assets with indefinite lives not be amortized, but rather be tested at least annually for impairment.

On January 1, 2002, goodwill amounting to \$1,586,790 was not subject to further amortization as a result of the aforementioned authoritative guidance. The Bank conducted impairment tests in 2021 and 2020. There were no reductions of recorded goodwill resulting from the impairment tests.

Cash Surrender Value of Life Insurance

Life insurance policies are initially recorded at cost at the date of purchase. Subsequent to purchase, the policies are periodically adjusted for changes in contract value. The adjustment to contract value increases or decreases the carrying value of the policies and is recorded as income or expense on the consolidated statements of income.

Income Taxes

The Bank files a federal income tax return on a calendar year basis. The Bank is organized as an S-corporation and the entity is not liable for income taxes. All income and losses are passed through to the shareholders of the Bank. The Bank maintains its records for financial reporting and tax reporting on the accrual basis of accounting.

The State of Texas implemented a tax on taxable margin, effective for years ended after December 31, 2006. For the Bank, taxable margin is revenue less compensation expense. The margin tax was insignificant for the years ended December 31, 2021 and 2020. This tax is current and does not have a deferred tax component.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Income Taxes, continued

The Bank recognizes interest and penalties related to unrecognized tax benefits in tax expense. During the years ended December 31, 2021 and 2020, the Bank recognized no interest and penalties. Based on management's analysis, the Bank did not have any uncertain tax positions as of December 31, 2021 and 2020. The Bank files income tax returns in the U.S. federal jurisdiction and the state of Texas. There are currently no income tax examinations underway for these jurisdictions. The Bank's income tax returns are subject to examination by the relevant taxing authorities as follows: U.S. federal income tax returns for tax years 2018 and forward; Texas franchise tax returns for tax years 2017 and forward.

Derivative Loan Commitments

Mortgage loan commitments that relate to the origination of a mortgage that will be held for sale upon funding are considered derivative instruments under the derivatives and hedging accounting guidance (FASB ASC 815, *Derivatives and Hedging*). Loan commitments that are derivatives are recognized at fair value on the balance sheet in other assets and other liabilities with changes in their fair values recorded in non-interest income.

Forward Loan Sale Commitments

The Bank carefully evaluates all loan sales agreements to determine whether they meet the definition of a derivative under FASB ASC 815 as facts and circumstances may differ significantly. If agreements qualify, to protect against the price risk inherent in derivative loan commitments, the Bank utilizes "best efforts" forward loan sale commitments to mitigate the risk of potential decreases in the values of loans that would result from the exercise of the derivative loan commitments. Accordingly, forward loan sale commitments are recognized at fair value on the balance sheet in other assets and liabilities with changes in their fair values recorded in other non-interest income.

The Bank estimates the fair value of its forward loan sales commitments using a methodology similar to that used for derivative loan commitments.

Advertising

Advertising costs are expensed as incurred. The amount charged to expense was immaterial for the years ended December 31, 2021 and 2020.

Comprehensive Income

Accounting principles generally require that recognized revenue, expenses, gains, and losses be included in net income. Certain changes in assets and liabilities, such as unrealized gains and losses on available-for-sale debt securities, are reported as a separate component of the shareholders' equity section of the balance sheet. Such items, along with net income, are components of comprehensive income.

Subsequent Events

Subsequent events are events or transactions that occur after the balance sheet date but before the consolidated financial statements are available to be issued. The Bank recognizes in the consolidated financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the balance sheet, including the estimates inherent in the process of preparing

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 Summary of Significant Accounting Policies, continued

Subsequent Events, continued

the consolidated financial statements. The Bank's consolidated financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the balance sheet but arose after the balance sheet date and before the consolidated financial statements are available to be issued. The Bank has evaluated subsequent events from December 31, 2021 through March 10, 2022, the date the financial statements were available to be issued. Refer to Note 18 for subsequent events identified for disclosure.

Reclassifications

Certain prior year amounts have been reclassified to conform to the 2021 presentation, with no effect on net income and shareholders' equity as previously reported.

Accounting Standards Adopted in 2021 and 2020

In March 2017, the FASB issued ASU No. 2017-08, *Nonrefundable Fees, and Other Costs (Subtopic 310-20): Premium Amortization on Purchased Callable Debt Securities*. The amendments in this update shorten the amortization period for certain callable debt securities held at a premium. Specifically, the amendments require the premium to be amortized to the earliest call date. The amendments do not require an accounting change for securities held at a discount; the discount continues to be amortized to maturity. For entities other than public business entities, the amendments are effective for fiscal years beginning after December 15, 2019. Early adoption is permitted. The amendments of this update are applied on a modified retrospective basis through a cumulative-effect adjustment directly to retained earnings as of the beginning of the period of adoption. The Bank implemented this ASU during 2020 and it did not have a material impact on its financial statements.

In 2018, the FASB issued ASU No. 2018-13, *Fair Value Measurement (Topic 820): Disclosure Framework-Changes to the Disclosure Requirements for Fair Value Measurement*. The ASU eliminates, adds, and modifies certain disclosure requirements for fair value measurements as part of the FASB's disclosure framework project. The standard is effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. Early adoption is permitted. The Bank implemented this ASU during 2020 and it did not have a material impact on its financial statements.

Accounting Standards Pending Adoption

In February 2016, the FASB issued ASU No. 2016-02, *Leases (Topic 842)* intended to improve financial reporting regarding leasing transactions. The new standard affects all companies and organizations that lease assets. The standard will require organizations to recognize on the balance sheet the assets and liabilities for the rights and obligations created by those leases if the lease terms are more than 12 months. The guidance also will require qualitative and quantitative disclosures providing additional information about the amounts recorded in the financial statements. The amendments in this update were originally effective for fiscal years beginning after December 15, 2020, and interim periods within fiscal years beginning after December 15, 2021. However, in July 2020, the FASB voted to delay the effective date of this accounting standard for one year due to the unprecedented challenges of the COVID-19 pandemic. Therefore, the amendments of this update are now effective for fiscal years beginning after December 31, 2021, and interim periods within those fiscal years beginning after December 15, 2022. The Bank is evaluating the potential impact of the amendment on the Bank's financial statements.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 1 **Summary of Significant Accounting Policies, continued**

Accounting Standards Pending Adoption, continued

In January 2017, the FASB issued ASU No. 2017-04, *Intangibles – Goodwill and Other (Topic 350): Simplifying the Test for Goodwill Impairment*. This amendment simplifies how an entity is required to test goodwill for impairment by eliminating Step 2 from the goodwill impairment test. Step 2 measures a goodwill impairment loss by comparing the implied fair value of a reporting unit's goodwill with carrying amount of that goodwill. Under this amendment, an entity should perform its annual, or interim, goodwill impairment test by comparing the fair value of a reporting unit with its carrying amount. The amendments in this update should be applied on a prospective basis. For non-public business entities, the amendments are effective for fiscal years beginning after December 15, 2021. Implementation of this standard is not expected to have a significant impact on the Bank's financial statements.

In June 2016, the FASB issued ASU No. 2016-13, *Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments* which is intended to improve financial reporting by requiring timelier recording of credit losses on loans and other financial instruments held by financial institutions and other organizations. The standard requires an organization to measure all expected credit losses for financial assets held at the reporting date based on historical experience, current conditions, and reasonable and supportable forecasts. Financial institutions and other organizations will now use forward-looking information to better determine their credit loss estimates. The standard also requires enhanced disclosures to help investors and other financial statement users better understand significant estimates and judgments used in estimating credit losses, as well as the credit quality and underwriting standards of an organization's portfolio.

These disclosures include qualitative and quantitative requirements that provide additional information about the amounts recorded in the consolidated financial statements. Additionally, the standard amends the accounting for credit losses on available-for-sale debt securities and purchased financial assets with credit deterioration. For non-public entities, the amendments in this update are effective for fiscal years beginning after December 15, 2022, including interim periods within those fiscal years. An entity will apply the amendments in this update through a cumulative-effect adjustment to retained earnings as of the beginning of the first reporting period in which the guidance is effective (that is, a modified-retrospective approach). The Bank believes the amendments in this update will have an impact on the Bank's financial statements and is working to evaluate the significance of that impact.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 2 Investment Securities

The amortized cost and fair value of investment securities at December 31, 2021, with gross unrealized gains and losses, follows:

| | December 31, 2021 | | | Estimated Market Value |
|-------------------------------------|---------------------------|---------------------------------------|--|---------------------------------------|
| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | |
| <u>Available-for-Sale</u> | | | | |
| Federal Agencies: | | | | |
| Mortgage-backed securities | \$ 19,188,998 | \$ 178,796 | \$ (233,834) | \$ 19,133,960 |
| Total securities available-for-sale | <u>19,188,998</u> | <u>178,796</u> | <u>(233,834)</u> | <u>19,133,960</u> |
| <u>Held-to-Maturity</u> | | | | |
| Municipal bonds, tax-exempt | 19,162,045 | 731,439 | - | 19,893,484 |
| Corporate debt securities | <u>20,021,692</u> | <u>150,268</u> | <u>(230,691)</u> | <u>19,941,269</u> |
| Total securities held-to-maturity | <u>39,183,737</u> | <u>881,707</u> | <u>(230,691)</u> | <u>39,834,753</u> |
| Total – All Securities | <u>\$ 58,372,735</u> | <u>\$ 1,060,503</u> | <u>\$ (464,525)</u> | <u>\$ 58,968,713</u> |

The balance sheet at December 31, 2021 reflects the amortized cost of held-to-maturity securities of \$39,183,737 and the fair value of available-for-sale securities of \$19,133,960. A net unrealized loss of \$55,038 is included in the available-for-sale securities balance and also included in shareholders' equity.

The amortized cost and fair value of investment securities at December 31, 2020, with gross unrealized gains and losses, follows:

| | December 31, 2020 | | | Estimated Market Value |
|-------------------------------------|---------------------------|---------------------------------------|--|---------------------------------------|
| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | |
| <u>Available-for-Sale</u> | | | | |
| Federal Agencies: | | | | |
| Mortgage-backed securities | \$ 12,135,277 | \$ 252,234 | \$ (53,376) | \$ 12,334,135 |
| SBA loan pools | <u>194,357</u> | <u>11,924</u> | <u>-</u> | <u>206,281</u> |
| Total securities available-for-sale | <u>12,329,634</u> | <u>264,158</u> | <u>(53,376)</u> | <u>12,540,416</u> |
| <u>Held-to-Maturity</u> | | | | |
| Municipal bonds, tax-exempt | 19,458,319 | 1,060,765 | - | 20,519,084 |
| Corporate debt securities | <u>14,779,119</u> | <u>-</u> | <u>(49,277)</u> | <u>14,729,842</u> |
| Total securities held-to-maturity | <u>34,237,438</u> | <u>1,060,765</u> | <u>(49,277)</u> | <u>35,248,926</u> |
| Total – All Securities | <u>\$ 46,567,072</u> | <u>\$ 1,324,923</u> | <u>\$ (102,653)</u> | <u>\$ 47,789,342</u> |

The balance sheet at December 31, 2020 reflects the amortized cost of held-to-maturity securities of \$34,237,438 and the fair value of available-for-sale securities of \$12,540,416. A net unrealized gain of \$210,782 is included in the available-for-sale securities balance and also included in shareholders' equity.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 2 Investment Securities, continued

There were no sales of available-for-sale securities in 2021 or 2020. In 2021, there were redemptions of FHLB stock totaling \$1,622,900. There were no redemptions of FHLB stock in 2020.

At December 31, 2021 and 2020, securities with a carrying value of \$23,234,437 and \$19,979,539, respectively, were pledged to secure public deposits and for other purposes required or permitted by law.

The amortized cost and fair value of debt securities by contractual maturity at December 31, 2021 are shown below. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Mortgage-backed securities are shown separately, since they are not due at a single maturity date.

| | Available-for Sale | | Held-to-Maturity | |
|-----------------------------|----------------------|------------------------------|----------------------|------------------------------|
| | Amortized Cost | Estimated Market Value | Amortized Cost | Estimated Market Value |
| Amounts maturing on: | | | | |
| Within one year or less | \$ - | \$ - | \$ 230,000 | \$ 230,000 |
| Due from one to five years | - | - | 960,000 | 960,000 |
| Due from five to ten years | - | - | 20,281,692 | 20,201,269 |
| Due after ten years | - | - | 17,712,045 | 18,443,484 |
| | <u>-</u> | <u>-</u> | <u>39,183,737</u> | <u>39,834,753</u> |
| Mortgage-backed securities | 19,188,998 | 19,133,960 | - | - |
| | <u>\$ 19,188,998</u> | <u>\$ 19,133,960</u> | <u>\$ 39,183,737</u> | <u>\$ 39,834,753</u> |

The following tables disclose, as of December 31, 2021 and 2020, the Bank's investment securities that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 or more months.

| | Less Than 12 Months | | 12 Months or Longer | | Total | |
|--------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|
| | Estimated Market Value | Gross Unrealized Losses | Estimated Market Value | Gross Unrealized Losses | Estimated Market Value | Gross Unrealized Losses |
| December 31, 2021 | | | | | | |
| Federal agencies | \$ 14,057,001 | \$ (233,834) | \$ - | \$ - | \$ 14,057,001 | \$ (233,834) |
| Corporate debt | 3,041,001 | (208,999) | 1,750,000 | (21,692) | 4,791,001 | (230,691) |
| Total | <u>\$ 17,098,002</u> | <u>\$ (442,833)</u> | <u>\$ 1,750,000</u> | <u>\$ (21,692)</u> | <u>\$ 18,848,002</u> | <u>\$ (464,525)</u> |
| December 31, 2020 | | | | | | |
| Federal agencies | \$ - | \$ - | \$ 4,338,717 | \$ (53,376) | \$ 4,338,717 | \$ (53,376) |
| Corporate debt | 2,229,842 | (49,277) | - | - | 2,229,842 | (49,277) |
| Total | <u>\$ 2,229,842</u> | <u>\$ (49,277)</u> | <u>\$ 4,338,717</u> | <u>\$ (53,376)</u> | <u>\$ 6,568,559</u> | <u>\$ (102,653)</u> |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 2 Investment Securities, continued

Other-Than-Temporary Impairment

Management evaluates securities for other-than-temporary impairment at least on a quarterly basis, and more frequently when economic or market concerns warrant such evaluation. Consideration is given to (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer, and (3) evaluation by the Bank of (a) its intent to sell a debt security prior to recovery and (b) whether it is more-likely-than-not the Bank will have to sell the debt security prior to recovery.

There were nine investment securities with an unrealized loss of 2.41% from their amortized cost at December 31, 2021. The Bank has evaluated these securities and has determined that the decline in value is temporary and is related to changes in market interest rates since purchase. The unrealized losses on the Bank's investment in mortgage-backed securities were caused by interest rate changes and increases in prepayment speeds. Accordingly, it is expected that the securities would not be settled at a price less than the amortized cost basis of the Bank's investments. Because the decline in market value is attributable to changes in interest rates and increases in prepayment speeds and not credit quality, and because the Bank does not intend to sell the investments and it is more-likely-than-not that the Bank will not be required to sell the investments before recovery of their amortized cost basis, which may be maturity, the Bank does not consider those investments to be other-than-temporarily impaired at December 31, 2021.

Note 3 Loans and Allowance for Loan Losses

An analysis of loan categories at December 31, 2021 and 2020 follows:

| | <u>2021</u> | <u>2020</u> |
|---------------------------------|-----------------------|-----------------------|
| Real estate | \$ 348,977,337 | \$ 307,535,475 |
| Consumer | 5,831,051 | 6,098,615 |
| Commercial | <u>28,276,889</u> | <u>46,733,131</u> |
| | 383,085,277 | 360,367,221 |
| Less: Allowance for loan losses | (5,099,749) | (5,071,137) |
| Unearned loan fees | <u>(30,572)</u> | <u>(358,949)</u> |
| Loans, net | <u>\$ 377,954,956</u> | <u>\$ 354,937,135</u> |

Total loans are reported net of purchase discounts of \$775,493 in 2021 and \$1,009,164 in 2020. Also, included in total loans above are overdrawn deposit accounts of \$74,830 and \$102,169 at December 31, 2021 and 2020, respectively.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security Act (CARES Act) was signed into law which introduced the Paycheck Protection Program (PPP). The goal of this program was to prevent job loss and failure of small businesses as a result of the COVID-19 pandemic. If the borrower met certain criteria, PPP loans were eligible for forgiveness under the SBA's loan forgiveness program. During 2021 and 2020, the Bank originated PPP loans for 695 and 461 borrowers totaling \$18,028,710 and \$37,208,900, respectively.

At December 31, 2021, there were 12 outstanding PPP loans with balances totaling \$863,780 included in Commercial loans on the previous page. At December 31, 2020, there were 207 outstanding PPP loans with balances totaling \$19,401,248 included in commercial loans on the previous page.

Loans with a carrying amount of approximately \$196,994,000 and \$168,866,000 at December 31, 2021 and 2020, respectively, were pledged as collateral on the Federal Home Loan Bank line of credit. Refer to Note 7 for additional information.

The following table sets forth information regarding the activity in the allowance for loan losses for the year ended December 31, 2021 (in thousands):

| | December 31, 2021 | | | | |
|--|-------------------|-----------------|------------------|---------------|-------------------|
| | Real Estate | Consumer | Commercial | Unallocated | Total |
| <u>Allowance for Loan Losses:</u> | | | | | |
| Balance, beginning of year | \$ 4,390 | \$ 60 | \$ 270 | \$ 351 | \$ 5,071 |
| Charge-offs | | (59) | (2) | - | (61) |
| Recoveries | 11 | 25 | 18 | - | 54 |
| Reallocation of loan loss provision | 184 | 29 | (6) | (171) | 36 |
| Balance, end of year | <u>\$ 4,585</u> | <u>\$ 55</u> | <u>\$ 280</u> | <u>\$ 180</u> | <u>\$ 5,100</u> |
| Ending balance: | | | | | |
| Individually evaluated for impairment | \$ - | \$ - | \$ - | \$ - | \$ - |
| Collectively evaluated for impairment | 4,585 | 55 | 280 | 180 | 5,100 |
| Balance, end of year | <u>\$ 4,585</u> | <u>\$ 55</u> | <u>\$ 280</u> | <u>\$ 180</u> | <u>\$ 5,100</u> |
| <u>Loans:</u> | | | | | |
| Ending balance: | | | | | |
| Individually evaluated for impairment | \$ 184 | \$ - | \$ - | | \$ 184 |
| Collectively evaluated for impairment | 348,793 | 5,831 | 28,277 | | 382,901 |
| Ending balance total loans | <u>\$ 348,977</u> | <u>\$ 5,831</u> | <u>\$ 28,277</u> | | <u>\$ 383,085</u> |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

The following table sets forth information regarding the activity in the allowance for loan losses for the year ended December 31, 2020 (in thousands):

| | December 31, 2020 | | | | |
|---------------------------------------|-------------------|-----------------|------------------|---------------|-------------------|
| | Real Estate | Consumer | Commercial | Unallocated | Total |
| Allowance for Loan Losses: | | | | | |
| Balance, beginning of year | \$ 3,770 | \$ 71 | \$ 208 | \$ 951 | \$ 5,000 |
| Charge-offs | (1) | (81) | - | - | (82) |
| Recoveries | 53 | 28 | 32 | - | 113 |
| Reallocation of loan loss provision | 568 | 42 | 30 | (600) | 40 |
| Balance, end of year | <u>\$ 4,390</u> | <u>\$ 60</u> | <u>\$ 270</u> | <u>\$ 351</u> | <u>\$ 5,071</u> |
| Ending balance: | | | | | |
| Individually evaluated for impairment | \$ - | \$ - | \$ - | \$ - | \$ - |
| Collectively evaluated for impairment | 4,390 | 60 | 270 | 351 | 5,071 |
| Balance, end of year | <u>\$ 4,390</u> | <u>\$ 60</u> | <u>\$ 270</u> | <u>\$ 351</u> | <u>\$ 5,071</u> |
| Loans: | | | | | |
| Ending balance: | | | | | |
| Individually evaluated for impairment | \$ 3,601 | \$ - | \$ - | | \$ 3,601 |
| Collectively evaluated for impairment | 303,934 | 6,099 | 46,733 | | 356,766 |
| Ending balance total loans | <u>\$ 307,535</u> | <u>\$ 6,099</u> | <u>\$ 46,733</u> | | <u>\$ 360,367</u> |

The Bank monitors credit quality within its portfolio segments based on primary credit quality indicators. All of the Bank's loans are evaluated using pass rated or reservable criticized as the primary credit quality indicator. The term reservable criticized refers to those loans that are internally classified or listed by the Bank as special mention, substandard, doubtful or loss. These assets pose an elevated risk and may have a high probability of default or total loss.

The classifications of loans reflect a judgment about the risks of default and loss associated with the loan. The Bank reviews the ratings on credits monthly. Ratings are adjusted to reflect the degree of risk and loss that is felt to be inherent in each credit as of each monthly reporting period. The methodology is structured so that specific allocations are increased in accordance with deterioration in credit quality (and a corresponding increase in risk and loss) or decreased in accordance with improvement in credit quality (and a corresponding decrease in risk and loss).

Credits rated special mention show clear signs of financial weaknesses or deterioration in credit worthiness, however, such concerns are not so pronounced that the Bank generally expects to experience significant loss within the short-term. Such credits typically maintain the ability to perform within standard credit terms and credit exposure is not as prominent as credits rated more harshly.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

Credits rated substandard are those in which the normal repayment of principal and interest may be, or has been, jeopardized by reason of adverse trends or developments of a financial, managerial, economic, or political nature, or important weaknesses exist in collateral. A protracted workout on these credits is a distinct possibility. Prompt corrective action is therefore required to strengthen the Bank's position, and/or to reduce exposure and to assure that adequate remedial measures are taken by the borrower. Credit exposure becomes more likely in such credits and a serious evaluation of the secondary support to the credit is performed.

Credits rated doubtful are those in which full collection of principal appears highly questionable, and which some degree of loss is anticipated, even though the ultimate amount of loss may not yet be certain and/or other factors exist which could affect collection of debt. Based upon available information, positive action by the Bank is required to avert or minimize loss. Credits rated doubtful are generally also placed on nonaccrual.

Credits rated loss are those that are considered uncollectible and of such little value that their continuance as bankable assets is not warranted. This classification does not mean that the asset has absolutely no recovery or salvage value, but rather that it is not practical or desirable to defer writing off this basically worthless asset even though partial recovery may be affected in the future.

Pass rated refers to loans that are not considered criticized. In addition to this primary credit quality indicator, the Bank uses other credit quality indicators for certain types of loans.

The following tables set forth information regarding the internal classification of the loan portfolio as of December 31, 2021 and 2020 (in thousands):

| December 31, 2021 | | | | | | |
|------------------------|-------------------|--------------------|---------------|-------------|-------------|-------------------|
| | Pass | Special Mention | Substandard | Doubtful | Loss | Total |
| Real estate: | | | | | | |
| Residential 1-4 family | \$ 60,438 | \$ - | \$ - | \$ - | \$ - | \$ 60,438 |
| Purchased mortgage | 9,323 | - | 89 | - | - | 9,412 |
| Hotel/Motel | 23,970 | - | - | - | - | 23,970 |
| Commercial real estate | 254,818 | 244 | 95 | - | - | 255,157 |
| Consumer | 5,831 | - | - | - | - | 5,831 |
| Commercial | 28,277 | - | - | - | - | 28,277 |
| Total | <u>\$ 382,657</u> | <u>\$ 244</u> | <u>\$ 184</u> | <u>\$ -</u> | <u>\$ -</u> | <u>\$ 383,085</u> |

| December 31, 2020 | | | | | | |
|------------------------|-------------------|--------------------|-----------------|-------------|-------------|-------------------|
| | Pass | Special Mention | Substandard | Doubtful | Loss | Total |
| Real estate: | | | | | | |
| Residential 1-4 family | \$ 61,769 | \$ - | \$ 503 | \$ - | \$ - | \$ 62,272 |
| Purchased mortgage | 7,386 | - | 547 | - | - | 7,933 |
| Hotel/Motel | 20,755 | 1,179 | 2,449 | - | - | 24,383 |
| Commercial real estate | 212,530 | 315 | 102 | - | - | 212,947 |
| Consumer | 6,099 | - | - | - | - | 6,099 |
| Commercial | 46,733 | - | - | - | - | 46,733 |
| Total | <u>\$ 355,272</u> | <u>\$ 1,494</u> | <u>\$ 3,601</u> | <u>\$ -</u> | <u>\$ -</u> | <u>\$ 360,367</u> |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

The following table sets forth information regarding the credit risk profile based on payment activity of the loan portfolio as of December 31, 2021 and 2020 (in thousands):

| | December 31, 2021 | | | December 31, 2020 | | |
|------------------------|---------------------------|---------------|------------|---------------------------|---------------|------------|
| | Credit Risk Profile | | | Credit Risk Profile | | |
| | Based on Payment Activity | | | Based on Payment Activity | | |
| | Performing | Nonperforming | Total | Performing | Nonperforming | Total |
| Real estate: | | | | | | |
| Residential 1-4 family | \$ 60,438 | \$ - | \$ 60,438 | \$ 62,272 | \$ - | \$ 62,272 |
| Purchased mortgage | 9,323 | 89 | 9,412 | 7,386 | 547 | 7,933 |
| Hotel/Motel | 23,970 | - | 23,970 | 24,383 | - | 24,383 |
| Commercial real estate | 255,157 | - | 255,157 | 212,947 | - | 212,947 |
| Consumer | 5,831 | - | 5,831 | 6,099 | - | 6,099 |
| Commercial | 28,277 | - | 28,277 | 46,733 | - | 46,733 |
| Total | \$ 382,996 | \$ 89 | \$ 383,085 | \$ 359,820 | \$ 547 | \$ 360,367 |

The following tables set forth information regarding the delinquencies within the loan portfolio as of December 31, 2021 and 2020 (in thousands):

| | December 31, 2021 | | | | | |
|------------------------|------------------------|------------------------|-------------------|------------|----------------|---|
| | 30-89 Days Past Due | 90 Days and Greater | Total Past Due | Current | Total Loans | Recorded Investment > 90 Days and Still Accruing |
| | Real estate: | | | | | |
| Residential 1-4 family | \$ 95 | \$ - | \$ 95 | \$ 60,343 | \$ 60,438 | \$ - |
| Purchased mortgage | 917 | - | 917 | 8,495 | 9,412 | - |
| Hotel/Motel | - | - | - | 23,970 | 23,970 | - |
| Commercial real estate | 165 | - | 165 | 254,992 | 255,157 | - |
| Consumer | 18 | - | 18 | 5,813 | 5,831 | - |
| Commercial | 19 | - | 19 | 28,258 | 28,277 | - |
| Total | \$ 1,214 | \$ - | \$ 1,214 | \$ 381,871 | \$ 383,085 | \$ - |

| | December 31, 2020 | | | | | |
|------------------------|------------------------|------------------------|-------------------|------------|----------------|---|
| | 30-89 Days Past Due | 90 Days and Greater | Total Past Due | Current | Total Loans | Recorded Investment > 90 Days and Still Accruing |
| | Real estate: | | | | | |
| Residential 1-4 family | \$ 314 | \$ 503 | \$ 817 | \$ 61,455 | \$ 62,272 | \$ 503 |
| Purchased mortgage | 564 | - | 564 | 7,369 | 7,933 | - |
| Hotel/Motel | - | - | - | 24,383 | 24,383 | - |
| Commercial real estate | 102 | - | 102 | 212,845 | 212,947 | - |
| Consumer | 54 | - | 54 | 6,045 | 6,099 | - |
| Commercial | 25 | - | 25 | 46,708 | 46,733 | - |
| Total | \$ 1,059 | \$ 503 | \$ 1,562 | \$ 358,805 | \$ 360,367 | \$ 503 |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

The following table sets forth information regarding the nonaccrual status within the loan portfolio as of December 31, 2021 and 2020 (in thousands):

| | 2021 | 2020 |
|--------------------------|-------------|-------------|
| Purchased mortgage loans | \$ 89 | \$ 547 |
| Total | \$ 89 | \$ 547 |

A loan is considered impaired, in accordance with the impairment accounting guidance, when based on current information and events, it is probable that the Bank will be unable to collect all amounts due from the borrower in accordance with the contractual terms of the loan. Impaired loans include nonperforming commercial loans but also include loans modified in troubled debt restructurings when concessions have been granted to borrowers experiencing financial difficulties. These concessions could include a reduction in the interest rate on the loan, payment extensions, forgiveness of principal, forbearance or other actions intended to maximize collection.

The following tables set forth information regarding impaired loans as of December 31, 2021 and 2020 (in thousands):

| | Unpaid Principal Balance | Recorded Investment with No Allowance | Recorded Investment with Allowance | Total Recorded Investment | Related Allowance | Average Recorded Investment | Interest Income Recognized |
|---------------------------|---|--|---|--|------------------------------|--|---|
| December 31, 2021: | | | | | | | |
| Real estate: | | | | | | | |
| Residential 1-4 family | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 252 | \$ - |
| Purchased mortgage | 89 | 89 | - | 89 | - | 318 | - |
| Hotel/Motel | - | - | - | - | - | 1,225 | - |
| Commercial real estate | 95 | 95 | - | 95 | - | 98 | - |
| Totals | \$ 184 | \$ 184 | \$ - | \$ 184 | \$ - | \$ 1,893 | \$ - |
| December 31, 2020: | | | | | | | |
| Real estate: | | | | | | | |
| Residential 1-4 family | \$ 503 | \$ 503 | \$ - | \$ 503 | \$ - | \$ 296 | \$ 19 |
| Purchased mortgage | 547 | 547 | - | 547 | - | 371 | 1 |
| Hotel/Motel | 2,449 | 2,449 | - | 2,449 | - | 2,602 | 98 |
| Commercial real estate | 102 | 102 | - | 102 | - | 364 | 7 |
| Consumer | - | - | - | - | - | 4 | 2 |
| Commercial | - | - | - | - | - | 6 | - |
| Totals | \$ 3,601 | \$ 3,601 | \$ - | \$ 3,601 | \$ - | \$ 3,643 | \$ 127 |

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 3 Loans and Allowance for Loan Losses, continued

Troubled Debt Restructurings – The restructuring of a loan is considered a “troubled debt restructuring” if both (i) the borrower is experiencing financial difficulties and (ii) the creditor has granted a concession. Concessions may include interest rate reductions or below market interest rates, principal forgiveness, restructuring amortization schedules and other actions intended to minimize potential losses.

There were no loans restructured during 2021 and 2020. At December 31, 2021 and 2020, there were three loans that were restructured in a prior year. Two mortgage loans totaling \$105,171 and \$107,738 in 2021 and 2020, respectively, are in compliance with their restructured terms. The other loan is a purchased mortgage with a balance of \$33,747 and \$34,234 at December 31, 2021 and 2020, respectively. This loan is on nonaccrual and not in compliance with the loan’s modified terms.

The Bank has no commitments to loan additional funds to borrowers whose loans have been modified.

At December 31, 2021 and 2020, there were 61 and 75 loans with outstanding balances of approximately \$44,514,000 and \$55,315,000, respectively, which were modified under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

As of December 31, 2021 and 2020, the Bank had a concentration in commercial and residential real estate, including hotel and motel real estate loans. These loans approximated \$348,977,000 (91% of the total loan portfolio) and \$307,535,000 (85% of the total loan portfolio) at December 31, 2021 and 2020, respectively.

Note 4 Premises and Equipment

A summary of the cost and accumulated depreciation of premises and equipment as of December 31 is as follows:

| | <u>2021</u> | <u>2020</u> |
|--------------------------|---------------------|---------------------|
| Land | \$ 954,343 | \$ 954,343 |
| Bank premises | 6,712,490 | 6,131,243 |
| Furniture and equipment | 2,545,865 | 3,223,752 |
| Construction in progress | 194,588 | - |
| | <u>10,407,286</u> | <u>10,309,338</u> |
| Accumulated depreciation | <u>(5,999,644)</u> | <u>(6,283,241)</u> |
| | <u>\$ 4,407,642</u> | <u>\$ 4,026,097</u> |

Depreciation expense for the years ended December 31, 2021 and 2020 amounted to \$462,674 and \$463,136, respectively.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 5 Deposits

The aggregate amount of time deposits that meet or exceed the FDIC insurance limit of \$250,000 or more at December 31, 2021 and 2020 was \$25,513,220 and \$25,615,092, respectively. At December 31, 2021, the scheduled maturities of time deposits are as follows:

| | | |
|------|-----------|-------------------|
| 2022 | \$ | 55,728,464 |
| 2023 | | 7,492,497 |
| 2024 | | 2,626,071 |
| 2025 | | 2,135,547 |
| 2026 | | 1,636,577 |
| | <u>\$</u> | <u>69,619,156</u> |

Note 6 Related Party Transactions

In the ordinary course of business, the Bank has granted loans to principal officers and directors and their affiliates. Annual activity consisted of the following as of December 31:

| | <u>2021</u> | <u>2020</u> |
|-------------------|--------------------|---------------------|
| Beginning balance | \$ 2,084,567 | \$ 2,115,423 |
| Additions | 530,667 | 557,489 |
| Repayments | <u>(2,063,439)</u> | <u>(588,345)</u> |
| Ending balance | <u>\$ 551,795</u> | <u>\$ 2,084,567</u> |

Deposits from related parties held by the Bank at December 31, 2021 and 2020 amounted to \$83,084,187 and \$75,921,557, respectively.

Note 7 Lines of Credit

The Bank had unused lines of credit for advances from FHLB amounting to approximately \$152,117,000 at December 31, 2021. The Bank's borrowing line at FHLB is secured by a blanket lien on eligible loans totaling approximately \$196,994,000 at December 31, 2021. The Bank also has a \$45,000,000 letter of credit with FHLB which expires January 3, 2023. There were no outstanding advances from FHLB at December 31, 2021 and 2020.

As of December 31, 2021, the Bank has unused commitments from two commercial banks to fund purchases of federal funds up to \$21,500,000. One line of credit is limited to \$6,500,000 and has no set expiration date. The other line is limited to \$15,000,000 and expires January 14, 2022. Both are unsecured until drawn upon. Subsequent to year end, the Bank was notified that the \$15,000,000 line of credit was renewed with an expiration date of January 14, 2023.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 8 Financial Instruments With Off-Balance-Sheet Activities

The Bank is a party to credit related financial instruments with off-balance-sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit. Such commitments involve, to varying degrees, elements of credit and interest rate risk in excess of the amount recognized in the statements of financial condition. The Bank's exposure to credit loss is represented by the contractual amount of these commitments. The Bank follows the same credit policies in making commitments as it does for on-balance-sheet instruments.

At December 31, 2021 and 2020, the following financial instruments were outstanding whose contract amounts represent credit risk:

| | Contract Amount | |
|------------------------------|-----------------|---------------|
| | 2021 | 2020 |
| Commitments to extend credit | \$ 131,534,000 | \$ 90,646,000 |
| Standby letters of credit | 59,000 | 71,000 |

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. The commitments for equity lines of credit may expire without being drawn upon. Therefore, the total commitment amounts do not necessarily represent future cash requirements. The amount of collateral obtained, if it is deemed necessary by the Bank, is based on management's credit evaluation of the customer.

Standby letters of credit are conditional commitments issued by the Bank to guarantee the performance of a customer to a third party. Those letters of credit are primarily issued to support public and private borrowing arrangements. Essentially all letters of credit issued have expiration dates within one year. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers. The Bank generally holds collateral supporting those commitments if deemed necessary.

The Bank has no other off-balance-sheet arrangements or transactions with unconsolidated, special purpose entities that would expose the Bank to liability that is not reflected on the face of the financial statements.

Note 9 Commitments and Contingent Liabilities

The Bank is subject to claims and lawsuits which arise primarily in the ordinary course of business. It is the opinion of management that the disposition or ultimate resolution of such claims and lawsuits will not have a material adverse effect on the consolidated financial position of the Bank.

**TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

Note 9 Commitments and Contingent Liabilities, continued

In September 2021, the Bank entered into a 60-month lease agreement for a full-service branch in El Paso, Texas. Future minimum lease payments are as follows as of December 31:

| | | |
|-------|----|----------------|
| 2022 | \$ | 100,386 |
| 2023 | | 111,969 |
| 2024 | | 111,969 |
| 2025 | | 119,691 |
| 2026 | | <u>131,274</u> |
| Total | \$ | <u>575,289</u> |

Note 10 Compensated Absences

Employees of the Bank are entitled to paid vacation and paid sick days depending on job classification, length of service and other factors. It is impracticable to estimate the amount of compensation for future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Bank's policy is to recognize the costs of compensated absences when actually paid to employees.

Note 11 Employee Benefit Plans

401(k) Plan

The Bank has a qualified employee benefit plan under section 401(k) of the Internal Revenue Code covering substantially all of its employees. The Bank can match up to 100% of 5% of the participant's compensation. The Bank's contributions are determined by the Board of Directors and were \$296,108 and \$250,738 for the years ended December 31, 2021 and 2020, respectively.

Executive Deferred Compensation Plan

The Bank has an Executive Deferred Compensation Plan (EDC Plan), a nonqualified deferred compensation plan through which participating officers may elect to defer a portion of their current compensation. The deferred balances are matched by the Bank up to 5%, earn interest at 5% and are payable over a 15-year period following retirement. Upon disability or termination prior to retirement, the officers are vested in the total deferred compensation to that date plus interest. Upon death prior to retirement, the officers are vested in an amount equal to the greater of the total deferred compensation to that date plus interest or a fixed agreed upon amount.

Compensation expense, including participant deferrals and the Bank match, of \$95,972 and \$89,633 was recorded for the years ended December 31, 2021 and 2020, respectively. The Bank has purchased life insurance policies to fund future EDC Plan obligations. These policies had an aggregate cash surrender value of \$4,913,816 and \$4,766,409 at December 31, 2021 and 2020, respectively. The estimated death benefit of these policies is approximately \$9.1 million at December 31, 2021. The Bank has recorded a liability for the EDC Plan obligations of \$1,382,633 and \$1,378,558 at December 31, 2021 and 2020, respectively, which is included in accrued expenses and other liabilities on the accompanying balance sheets.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 11 Employee Benefit Plans, continued

Salary Continuation Plan

The Bank has a Salary Continuation Plan (SC Plan), a nonqualified deferred compensation plan which provides death and retirement benefits to certain officers. Benefits under the SC Plan are payable over a 15-year period following death or retirement. Upon disability prior to retirement, the officers are vested in the amount accrued to that date. Upon termination prior to retirement, the officers are vested in a percentage of the amount accrued to that date.

Compensation expense of \$86,106 and \$79,903 was recorded for the years ended December 31, 2021 and 2020, respectively. The Bank has purchased life insurance policies to fund future SC Plan obligations. These policies had an aggregate cash surrender value of \$2,970,024 and \$2,902,696 at December 31, 2021 and 2020, respectively. The estimated death benefit of these policies is approximately \$5.3 million at December 31, 2021. The Bank has recorded a liability for the SC Plan obligations of \$985,807 and \$899,699 at December 31, 2021 and 2020, respectively, which is included in accrued expenses and other liabilities in the accompanying balance sheets.

Note 12 Concentrations of Credit Risk

The Bank maintains its cash accounts with several correspondent bank. Generally, accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per bank. At December 31, 2021 and 2020, deposits which exceeded the FDIC insurance limits were \$149,449,053 and \$52,758,815, respectively. Management monitors the financial stability of correspondent banks and considers amounts advanced in excess of FDIC insurance limits to present no significant additional risk to the Bank.

The Bank grants agribusiness, commercial and real estate loans to customers within Brownwood, Texas, and the surrounding area. A substantial portion of its debtors' ability to honor their contracts is dependent upon the agribusiness and real estate economic sectors in that geographic area. Concentrations of credit by loan type are set forth in Note 3.

Note 13 Minimum Regulatory Capital Requirements

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possibly additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Bank's financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines that involve quantitative measures of its assets, liabilities, and certain off-balance-sheet items as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk-weightings, and other factors.

Quantitative measures established by regulation to ensure capital adequacy require the Bank to maintain minimum amounts and ratios (set forth in the table on the following page) of common equity, total and Tier I capital (as defined in the regulations) to risk-weighted assets (as defined) and of Tier I capital (as defined) to average assets (as defined). Management believes that the Bank met all capital adequacy requirements to which it is subject as of December 31, 2021 and 2020.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 13 Minimum Regulatory Capital Requirements, continued

Effective January 1, 2019, the Bank was required to establish a capital conservation buffer of 2.50%, increasing the minimum required total risk-based capital, Tier I risk-based and common equity Tier I capital to risk-weighted assets it must maintain to avoid limits on capital distributions and certain bonus payments to executive officers and similar employees.

As of December 31, 2021, the most recent notification from regulatory agencies categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. To be categorized as adequately capitalized the Bank must maintain minimum common equity risk-based, Tier I risk-based and Tier I leverage ratios as set forth in the table below. There are no conditions or events since that notification that management believes have changed the Bank's category.

The Bank's capital amounts and ratios as of December 31, 2021 and 2020 are presented in the following table (in thousands).

| | <u>Actual</u> | | <u>Minimum Capital Requirement</u> | | <u>Minimum to be Well Capitalized Under Prompt Corrective Action Provisions</u> | |
|---|---------------|--------------|------------------------------------|--------------|---|--------------|
| | <u>Amount</u> | <u>Ratio</u> | <u>Amount</u> | <u>Ratio</u> | <u>Amount</u> | <u>Ratio</u> |
| December 31, 2021 | | | | | | |
| Total Capital to Risk-Weighted Assets | \$ 87,501 | 18.52% | \$ 37,807 | 8.00% | \$ 47,259 | 10.00% |
| Common Equity Tier I Capital (CETI) to Risk-Weighted Assets | 82,329 | 17.42% | 21,267 | 4.50% | 30,718 | 6.50% |
| Tier I Capital to Risk-Weighted Assets | 82,329 | 17.42% | 28,356 | 6.00% | 37,807 | 8.00% |
| Tier I Capital to Average Total Assets | 82,239 | 11.67% | 28,211 | 4.00% | 35,264 | 5.00% |
| December 31, 2020 | | | | | | |
| Total Capital to Risk-Weighted Assets | \$ 78,421 | 20.45% | \$ 30,684 | 8.00% | \$ 38,355 | 10.00% |
| Common Equity Tier I Capital (CETI) to Risk-Weighted Assets | 73,623 | 19.20% | 17,260 | 4.50% | 24,930 | 6.50% |
| Tier I Capital to Risk-Weighted Assets | 73,623 | 19.20% | 23,013 | 6.00% | 30,684 | 8.00% |
| Tier I Capital to Average Total Assets | 73,623 | 12.22% | 24,098 | 4.00% | 30,122 | 5.00% |

Note 14 Fair Value Measurements

Authoritative guidance defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market for the asset or liability. The price in the principal (or most advantageous) market used to measure the fair value of the asset or liability shall not be adjusted for transaction costs. An orderly transaction is a transaction that assumes exposure to the market for a period prior to the measurement date to allow for marketing activities that are usual and customary for transactions involving such assets and liabilities; it is not a forced transaction. Market participants are buyers and sellers in the principal market that are (i) independent, (ii) knowledgeable, (iii) able to transact and (iv) willing to transact.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 14 Fair Value Measurements, continued

Authoritative guidance requires the use of valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. The market approach uses prices and other relevant information generated by market transactions involving identical or comparable assets and liabilities. The income approach uses valuation techniques to convert future amounts, such as cash flows or earnings, to a single present amount on a discounted basis. The cost approach is based on the amount that currently would be required to replace the service capacity of an asset (replacement costs). Valuation techniques should be consistently applied. Inputs to valuation techniques refer to the assumptions that market participants would use in pricing the asset or liability. Inputs may be observable, meaning those that reflect the assumptions market participants would use in pricing the asset or liability developed based on market data obtained from independent sources, or unobservable, meaning those that reflect the reporting entity's own assumptions about the assumptions market participants would use in pricing the asset or liability developed based on the best information available in the circumstances. In that regard, authoritative guidance establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs.

The fair value hierarchy is as follows:

Level 1 Inputs – Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.

Level 2 Inputs – Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. These include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (for example, interest rates, volatilities, prepayment speeds, loss severities, credit risks and default rates) or inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 Inputs – Significant unobservable inputs that reflect an entity's own assumptions that market participants would use in pricing the assets or liabilities.

A description of the valuation methodologies used for assets and liabilities measured at fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy, is set forth below.

In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. While management believes the Bank's valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

Investment Securities Available-for-Sale – Securities classified as available-for-sale are reported at fair value utilizing Level 1 and Level 2 inputs. For these securities, the Bank obtains fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U. S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayments speeds, credit information and the bond's terms and conditions, among other things.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 14 Fair Value Measurements, continued

Impaired Loans – Impaired loans are reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 3 inputs based on internally customized discounting criteria.

Foreclosed Assets – Foreclosed real estate held for sale is reported at fair value less estimated costs to dispose of the property using Level 2 inputs. The fair values are determined by real estate appraisals using valuation techniques consistent with the market approach using recent sales of comparable properties, while appraisals based upon expected cash flows of the property result in a Level 3 classification.

The following tables summarize financial assets measured at fair value on a recurring basis as of December 31, 2021 and 2020, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure fair value. At December 31, 2021 and 2020, there were no financial liabilities measured at fair value on a recurring basis.

| | <u>Level 1 Inputs</u> | <u>Level 2 Inputs</u> | <u>Level 3 Inputs</u> | <u>Total Fair Value</u> |
|----------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|
| December 31, 2021 | | | | |
| Available-for-Sale: | | | | |
| Mortgage-backed securities | \$ - | \$ 19,133,960 | \$ - | \$ 19,133,960 |
| Total financial assets | <u>\$ -</u> | <u>\$ 19,133,960</u> | <u>\$ -</u> | <u>\$ 19,133,960</u> |
| | | | | |
| December 31, 2020 | | | | |
| Available-for-Sale: | | | | |
| Mortgage-backed securities | \$ - | \$ 12,334,135 | \$ - | \$ 12,334,135 |
| SBA loan pools | - | 206,281 | - | 206,281 |
| Total financial assets | <u>\$ -</u> | <u>\$ 12,540,416</u> | <u>\$ -</u> | <u>\$ 12,540,416</u> |

Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment).

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 14 Fair Value Measurements, continued

The following tables summarize financial assets and financial liabilities measured at fair value on a nonrecurring basis as of December 31, 2021 and 2020, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure fair value:

| | <u>Level 1 Inputs</u> | <u>Level 2 Inputs</u> | <u>Level 3 Inputs</u> | <u>Total Fair Value</u> |
|--------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|
| December 31, 2021 | | | | |
| Financial assets: | | | | |
| Impaired loans | \$ - | \$ - | \$ 184,466 | \$ 184,466 |
| Less valuation allowance | - | - | - | - |
| | <u>\$ -</u> | <u>\$ -</u> | <u>\$ 184,466</u> | <u>\$ 184,466</u> |
| December 31, 2020 | | | | |
| Financial assets: | | | | |
| Impaired loans | \$ - | \$ - | \$ 3,601,405 | \$ 3,601,405 |
| Less valuation allowance | - | - | - | - |
| | <u>\$ -</u> | <u>\$ -</u> | <u>\$ 3,601,405</u> | <u>\$ 3,601,405</u> |

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements: The following table represents the Bank's Level 3 financial assets and liabilities, the valuation techniques used to measure the fair value of those financial assets and liabilities, and the significant unobservable inputs and the ranges of values for those inputs:

| | <u>Fair Value</u> | <u>Principal Valuation Technique</u> | <u>Significant Unobservable Inputs</u> | <u>Range of Significant Input Values</u> |
|--------------------------|-------------------|--|--|--|
| December 31, 2021 | | | | |
| Impaired loans | \$ 184,466 | Appraisal of collateral ⁽¹⁾ | Appraisal adjustment | 10-30% |
| December 31, 2020 | | | | |
| Impaired loans | \$ 3,601,405 | Appraisal of collateral ⁽¹⁾ | Appraisal adjustment | 10-30% |

⁽¹⁾ Fair value is generally determined through independent appraisals of the underlying collateral, which generally include various Level 3 inputs which are not identifiable, less associated allowance.

Certain nonfinancial assets are measured at fair value on a non-recurring basis. Nonfinancial assets measured at fair value on a non-recurring basis include other real estate which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain other real estate, which subsequent to their initial recognition, were remeasured at fair value through a writedown included in other non-interest expense. The fair value of other real estate is estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria. At December 31, 2021 and 2020, the Bank had no other real estate.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 15 Derivatives

Derivative Loan Commitments

Mortgage loan commitments are referred to as derivative loan commitments if the loan that will result from exercise of the commitment will be held for sale upon funding. The Bank enters into commitments to fund residential mortgage loans at specified times in the future, with the intention that these loans will subsequently be sold in the secondary market. A mortgage loan commitment binds the Bank to lend funds to a potential borrower at a specified interest rate and within a specified period of time, generally up to 60 days after inception of the rate lock.

Outstanding derivative loan commitments expose the Bank to the risk that the price of the loans arising from exercise of the loan commitment might decline from inception of the rate lock to funding of the loan due to increases in mortgage interest rates. If interest rates increase, the value of these loan commitments decreases. Conversely, if interest rates decrease, the value of these loan commitments increases.

The notional amount of undesignated mortgage loan commitments was \$-0- at December 31, 2021 and 2020. The fair value of such commitments was insignificant.

Forward Loan Sale Commitments

To protect against the price risk inherent in derivative loan commitments, the Bank utilizes “best efforts” forward loan sale commitments to mitigate the risk of potential decreases in the values of loans that would result from the exercise of the derivative loan commitments.

With a “best efforts” contract, the Bank commits to deliver an individual mortgage loan of a specified principal amount and quality to an investor if the loan to the underlying borrower closes. Generally, the price the investor will pay the seller for an individual loan is specified prior to the loan being funded (for example, on the same day the lender commits to lend funds to a potential borrower).

The Bank expects that these forward loan sale commitments will experience changes in fair value opposite to the change in fair value of derivative loan commitments. The notional amount of undesignated forward loan sale commitments was \$4,093,675 and \$6,738,086 at December 31, 2021 and 2020, respectively. The fair value of such commitments was insignificant.

Note 16 Mortgage Servicing Rights

Loans serviced for others are not included in the accompanying statements of financial condition. The risks inherent in mortgage servicing assets relate primarily to changes in prepayments that result from shifts in mortgage interest rates. The unpaid principal balances of mortgage and other loans serviced for others were \$133,313,044 and \$131,659,663 at December 31, 2021 and 2020, respectively.

The estimated fair values of these rights were \$892,980 and \$1,330,267 at December 31, 2021 and 2020, respectively. The fair value of servicing rights at December 31, 2021 and 2020 was determined using a discount rate of 2.75%. Prepayment speed of 18.79% and 24.13% was used in 2021 and 2020, respectively. The valuation methodology was changed during 2020 to perform the market analysis on the present value of the servicing rights rather than the portfolio loan balance as in prior years.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 16 Mortgage Servicing Rights, continued

In connection with these loans serviced for others, the Bank held borrowers' escrow balances of \$919,950 and \$1,010,680 at December 31, 2021 and 2020 respectively.

The following summarizes the activity pertaining to mortgage servicing rights measured using the amortization method, along with the aggregate activity in related valuation allowances, for the years ended December 31, 2021 and 2020:

| | <u>2021</u> | <u>2020</u> |
|--------------------------------|-------------------|-------------------|
| Mortgage servicing rights: | | |
| Balance at beginning of year | \$ 732,947 | \$ 398,572 |
| Additions | 353,935 | 493,967 |
| Disposal | - | - |
| Amortization | <u>(212,856)</u> | <u>(159,592)</u> |
| Balance at end of year | <u>874,026</u> | <u>732,947</u> |
| Valuation allowances: | | |
| Balance at beginning of year | - | - |
| Additions | - | - |
| Reductions | - | - |
| Write-downs | <u>-</u> | <u>-</u> |
| Balance at end of year | <u>-</u> | <u>-</u> |
| Mortgage servicing assets, net | <u>\$ 874,026</u> | <u>\$ 732,947</u> |

No allowance for impairment in the Bank's mortgage servicing rights was deemed necessary during the years ended December 31, 2021 and 2020.

Note 17 Purchase of Loan Pools

The Bank purchased various tranches of loan pools from unrelated parties in prior years. In 2021, the Bank purchased loans totaling \$3,149,805 from a financial institution affiliated by common ownership. The initial investment differed from the related loans' principal balances at the date of the purchase as the loans were purchased at a discount. This difference is to be recognized as an adjustment of yield over the life of the loan. The cash flows provided by the underlying loan contracts shall be used to apply the interest method. All other costs incurred in connection with acquiring purchased loans are to be charged to expense as incurred.

The carrying amount of purchased loans of \$9,095,253 and \$7,465,965 is included in the balance sheet caption "loans receivable" at December 31, 2021 and 2020, respectively. The remaining discount on these loans at December 31, 2021 and 2020 was \$775,493 and \$1,009,164, respectively. Discount accretion of \$233,031 and \$289,628 was included in loan interest income in the accompanying financial statements at December 31, 2021 and 2020, respectively.

TEXASBANK AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

Note 18 Subsequent Events

Effective January 2, 2022, Texas Banc Financial Corp. (TBFC) acquired TexasBank, Brownwood (Bank). A dividend of \$6,044,000 was authorized by Bank directors and paid to TBFC on January 3, 2022. Existing shareholders of the Bank were granted rights to receive either 3.5 shares of TBFC stock in exchange for each share of Bank stock or \$1,345 cash for each share of Bank stock. A total of \$6,044,814 was paid in cash to former shareholders of TexasBank, Brownwood, and 421,770 shares of TBFC common stock were issued.

Subsequently, Texas Bank Financial (TBF), Weatherford, Texas, was merged with and into TexasBank Brownwood, with the survivor being TexasBank, Brownwood. The merger was accounted for as a transfer of net assets between entities of common control. Total assets of \$759,541,230 were transferred from TBF to TexasBank as a result of the merger. After the merger, TBFC is a one bank holding company with total assets of approximately \$1.5 billion and 15 branch locations throughout the Dallas/Fort Worth metroplex, Central Texas and West Texas.

In February 2022, the Bank opened a full-service branch in El Paso, Texas.

**TEXAS BANC FINANCIAL CORPORATION
AND SUBSIDIARIES
FORT WORTH, TEXAS**

**AUDITED CONSOLIDATED FINANCIAL STATEMENTS
AND OTHER FINANCIAL INFORMATION
DECEMBER 31, 2022 AND 2021**

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INDEPENDENT AUDITOR'S REPORT

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The Board of Directors and Shareholders
Texas Banc Financial Corporation
Fort Worth, TX

Opinion

We have audited the accompanying consolidated financial statements of Texas Banc Financial Corporation and Subsidiaries, which comprise the consolidated balance sheets as of December 31, 2022 and the related consolidated statements of income, comprehensive income, changes in shareholders' equity and cash flows for the year then ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material aspects, the financial position of Texas Banc Financial Corporation and Subsidiaries as of December 31, 2022, and the results of their operations and their cash flows for the year then ended, in accordance with accounting principles generally accepted in the United States of America. The consolidated financial statements of Texas Bank and Subsidiary and Texas Bank Financial and Subsidiary as of December 31, 2021 and for the years then ended were audited by our firm and our reports dated March 10, 2022 and March 23, 2022, respectively, expressed unqualified opinions on those statements.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Texas Banc Financial Corporation and Subsidiaries and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Emphasis of Matter – 2021 Financial Statement Presentation

Texas Bank, Brownwood and Texas Bank Financial, Weatherford were merged together effective January 2, 2022. Refer to Note 1 for details of the merger. The financial statements as of, and for the year ended December 31, 2021 have been retrospectively adjusted to present comparative information as if the merger had occurred at the beginning of 2021. Refer to the supplemental consolidating financial statements for information on the audited financial statements of each entity, including merger and elimination entries.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with the accounting principles generally accepted in the United States of America, including the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events considered in the aggregate, that raise substantial doubt about Texas Banc Financial Corporation and Subsidiaries' ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Texas Banc Financial Corporation and Subsidiaries' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Texas Banc Financial Corporation and Subsidiaries' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control related matters that we identified during the audit.

Other Matter

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The other financial information on pages 44-45 is presented for the purposes of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the consolidated financial statements. Such information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the other financial information is fairly stated in all material respects in relation to the consolidated financial statements taken as a whole.

Stovall, Grandey & Allen, LLP

STOVALL, GRANDEY & ALLEN, LLP

Fort Worth, Texas

March 23, 2023

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
DECEMBER 31, 2022 AND 2021

| | 2022 | 2021⁽¹⁾ |
|--|-------------------------|---------------------------|
| ASSETS | | |
| Cash and due from banks | \$ 14,304,408 | \$ 5,507,528 |
| Federal funds sold | - | 1,608,000 |
| Interest-bearing deposits in banks | 176,342,155 | 234,743,360 |
| Cash and cash equivalents | 190,646,563 | 241,858,888 |
| Investment securities: | | |
| Available-for-sale | 32,084,845 | 34,115,507 |
| Held-to-maturity | 49,298,156 | 40,983,737 |
| Federal Home Loan Bank stock | 2,184,200 | 749,300 |
| Loans held-for-sale | 8,924,005 | 11,664,359 |
| Loans receivable, net of discount, unearned fees and allowance for loan losses of \$16,381,728 in 2022 and \$13,441,585 in 2021 | 1,396,611,604 | 1,009,142,875 |
| Accrued interest receivable | 6,541,077 | 4,402,151 |
| Premises and equipment, net | 12,121,505 | 11,256,474 |
| Other real estate owned | 378,000 | 324,759 |
| Goodwill | 1,586,790 | 1,586,790 |
| Cash surrender value of life insurance | 4,455,309 | 7,883,840 |
| Mortgage servicing rights | 6,468,659 | 6,222,510 |
| Other assets | 4,229,280 | 3,007,232 |
| Total Assets | \$ 1,715,529,993 | \$ 1,373,198,422 |
| LIABILITIES | | |
| Demand deposits | \$ 358,802,975 | \$ 353,832,814 |
| Interest-bearing transaction accounts | 809,554,558 | 555,786,848 |
| Time deposits | 300,736,534 | 291,392,611 |
| Total deposits | 1,469,094,067 | 1,201,012,273 |
| Advances from Federal Home Loan Bank | 50,000,000 | 10,000,000 |
| Accrued expenses and other liabilities | 7,532,565 | 5,113,114 |
| Total Liabilities | 1,526,626,632 | 1,216,125,387 |
| SHAREHOLDERS' EQUITY | | |
| Common stock, \$1 par value; 10,000,000 shares authorized; 921,770 shares issued and outstanding | 921,770 | 921,770 |
| Capital surplus | 21,578,230 | 21,578,230 |
| Undivided profits | 172,503,487 | 134,921,502 |
| Accumulated other comprehensive loss | (6,100,126) | (348,467) |
| Total Shareholders' Equity | 188,903,361 | 157,073,035 |
| Total Liabilities and Shareholders' Equity | \$ 1,715,529,993 | \$ 1,373,198,422 |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

The accompanying notes are an integral part of these consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

| | 2022 | 2021 ⁽¹⁾ |
|--|----------------------|----------------------------|
| Interest income | | |
| Loans, including fees | \$ 75,098,439 | \$ 58,925,442 |
| Interest on debt securities | 2,459,002 | 1,946,201 |
| Dividend income | 19,500 | 6,291 |
| Interest on federal funds sold and deposits with other financial institutions | 1,931,854 | 615,636 |
| Total interest income | 79,508,795 | 61,493,570 |
| Interest expense | | |
| Deposits | 9,625,576 | 4,502,367 |
| On borrowed funds | 249,265 | 153,170 |
| Total interest expense | 9,874,841 | 4,655,537 |
| Net interest income | 69,633,954 | 56,838,033 |
| Provision for loan losses | 2,943,400 | 2,436,825 |
| Net interest income after provision for loan losses | 66,690,554 | 54,401,208 |
| Non-interest income | | |
| Service charges on deposit accounts | 1,253,797 | 1,107,258 |
| Debit card interchange income | 3,349,515 | 3,152,960 |
| Net gain on sales of loans | 1,770,647 | 5,437,699 |
| Net mortgage servicing fee income | 4,172,210 | 5,051,480 |
| Income from life insurance proceeds | 2,190,676 | - |
| Net appreciation in cash surrender value of life insurance | 198,015 | 214,735 |
| Net gain (loss) on sales of other real estate | (118,849) | 20,320 |
| Rental income | 247,297 | 251,745 |
| Other income | 4,684,691 | 3,846,377 |
| Total non-interest income | 17,747,999 | 19,082,574 |
| Non-interest expense | | |
| Salaries and employee benefits | 32,118,422 | 28,409,640 |
| Occupancy and equipment expense | 2,770,397 | 2,329,562 |
| Debit card expenses | 2,114,295 | 2,065,351 |
| Data processing expense | 3,227,782 | 2,897,709 |
| Telecommunication expense | 666,466 | 582,100 |
| Professional and service fees | 482,178 | 312,267 |
| Legal and accounting fees | 599,674 | 648,597 |
| FDIC insurance premiums | 394,874 | 344,725 |
| Director and committee fees | 324,500 | 128,600 |
| Other expense | 4,157,980 | 3,820,385 |
| Total non-interest expense | 46,856,568 | 41,538,936 |
| Net Income | \$ 37,581,985 | \$ 31,944,846 |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

The accompanying notes are an integral part of these consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

| | 2022 | 2021 ⁽¹⁾ |
|--|----------------------|----------------------|
| Net Income | \$ 37,581,985 | \$ 31,944,846 |
| Other items of comprehensive loss | | |
| Securities available-for-sale: | | |
| Change in net unrealized depreciation on investment securities available-for-sale | (5,751,659) | (591,674) |
| Total other items of comprehensive loss | (5,751,659) | (591,674) |
| Comprehensive Income | \$ 31,830,326 | \$ 31,353,172 |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

The accompanying notes are an integral part of these consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

| | <u>Common Stock</u> | <u>Capital Surplus</u> | <u>Undivided Profits</u> | <u>Accumulated Other Comprehensive Income (Loss)</u> | <u>Total Shareholders' Equity</u> |
|---|-------------------------|----------------------------|------------------------------|--|---|
| Balance at January 1, 2021 | \$ 500,000 | \$ 6,000,000 | \$ 52,311,864 | \$ 32,425 | \$ 58,844,289 |
| Merger on January 2, 2022 - ⁽¹⁾ as if merger effective January 1, 2021 | | | | | |
| Acquisition of Texas Bank, Brownwood | 421,770 | 15,578,230 | 59,209,606 | 210,782 | 75,420,388 |
| Distribution to shareholders | | | (6,044,814) | | (6,044,814) |
| Adjusted balances after merger | 921,770 | 21,578,230 | 105,476,656 | 243,207 | 128,219,863 |
| Dividends paid | | | (2,500,000) | | (2,500,000) |
| Comprehensive income (loss) for the year ended December 31, 2021 | | | 31,944,846 | (591,674) | 31,353,172 |
| Balance at December 31, 2021 | 921,770 | 21,578,230 | 134,921,502 | (348,467) | 157,073,035 |
| Comprehensive income (loss) for the year ended December 31, 2022 | | | 37,581,985 | (5,751,659) | 31,830,326 |
| Balance at December 31, 2022 | <u>\$ 921,770</u> | <u>\$ 21,578,230</u> | <u>\$ 172,503,487</u> | <u>\$ (6,100,126)</u> | <u>\$ 188,903,361</u> |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

The accompanying notes are an integral part of these consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

| | 2022 | 2021 ⁽¹⁾ |
|---|------------------|----------------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Net income | \$ 37,581,985 | \$ 31,944,846 |
| Adjustments to reconcile net income to net cash provided by operating activities: | | |
| Provision for loan losses | 2,943,400 | 2,436,825 |
| Provision for unfunded credit losses | 150,000 | - |
| Income from life insurance proceeds | (2,190,676) | - |
| Net amortization of securities | 110,121 | 237,853 |
| Stock dividends on Federal Home Loan Bank stock | (19,500) | (5,900) |
| Net (gain) loss and writedowns on other real estate | 118,849 | (20,320) |
| Depreciation | 766,687 | 717,673 |
| Net loss on sales of premises and equipment | 15,298 | - |
| Origination of mortgage loans held-for-sale | (103,881,824) | (181,865,145) |
| Proceeds from sales of mortgage loans held-for-sale | 108,392,825 | 195,304,708 |
| Net gain on sales of loans | (1,770,647) | (5,437,699) |
| Net appreciation in cash surrender value of life insurance | (198,015) | (214,735) |
| Net increase in accrued interest receivable | (2,138,926) | (552,102) |
| Net increase (decrease) in other assets | (1,468,199) | (1,051,738) |
| Net increase in accrued expenses | 2,419,451 | 375,546 |
| Total Adjustments | 3,248,844 | 9,924,966 |
| Net Cash Provided by Operating Activities | 40,830,829 | 41,869,812 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Activity in available-for-sale securities: | | |
| Maturities, prepayments and calls | 604,143,417 | 69,415,005 |
| Purchases | (607,879,879) | (690,343,504) |
| Activity in held-to-maturity securities: | | |
| Maturities, prepayments and calls | 230,000 | 600,225,000 |
| Purchases | (8,639,075) | (8,579,900) |
| Redemptions of Federal Home Loan Bank stock | 4,644,700 | 4,967,000 |
| Purchases of Federal Home Loan Bank stock | (6,060,100) | - |
| Net increase in loans receivable | (391,909,088) | (195,152,399) |
| Cash proceeds from sales of other real estate | 361,253 | 99,060 |
| Cash proceeds from cancellation of life insurance policies | 5,817,222 | - |
| Purchases of premises and equipment | (833,400) | (1,087,383) |
| Net Cash Used by Investing Activities | \$ (400,124,950) | \$ (220,457,121) |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

The accompanying notes are an integral part of these consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS, Continued
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

| | 2022 | 2021 ⁽¹⁾ |
|---|---------------------------|----------------------------|
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Net increase in demand deposits | \$ 4,970,161 | \$ 97,223,036 |
| Net increase in interest-bearing transaction accounts | 253,767,712 | 119,386,456 |
| Net increase (decrease) in time deposits | 9,343,923 | (14,462,925) |
| Net advances from short-term borrowings | 40,000,000 | - |
| Dividends paid | - | (2,500,000) |
| Net Cash Provided by Financing Activities | 308,081,796 | 199,646,567 |
| Net increase (decrease) in cash and cash equivalents | (51,212,325) | 21,059,258 |
| Cash and cash equivalents at beginning of year | 241,858,888 | 220,799,630 |
| Cash and cash equivalents at end of year | \$ 190,646,563 | \$ 241,858,888 |
| Supplement Schedule of Operating and Investing Activities: | | |
| Interest paid | \$ 10,727,134 | \$ 4,710,366 |
| Other real estate acquired through loan foreclosures | 548,943 | 592,524 |
| Bank financed sales of other real estate | 15,600 | 440,047 |
| Change in unrealized loss on available for sale securities | (5,751,659) | (591,674) |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies

Nature of Operations and Principles of Consolidation

Texas Banc Financial Corporation (TBFC) is a bank holding company whose principal business activity is the ownership and management of its wholly owned subsidiary, TexasBank (Bank) and its subsidiaries, TBF Real Estate, Inc. and TxB Properties, LLC. The Bank specializes in originating, purchasing, selling and servicing one to four family residential mortgage loans, commercial and consumer loans and providing banking services to individuals and corporate customers throughout the Dallas/Fort Worth metroplex, Central Texas, West Texas and South Texas. Its primary deposit products are checking, savings, term certificate accounts, and correspondent deposits. The Bank operates under a state bank charter and is subject to regulation by the Texas State Department of Banking and the Federal Deposit Insurance Corporation (FDIC). TBFC is subject to regulation by the Federal Reserve Bank.

The accounting and reporting policies of the entities conform with U.S. generally accepted accounting principles and to general practices of the banking industry. Policies and practices which materially affect the determination of financial position, results of operations and cash flows are summarized as follows:

Common-Control Merger

Effective January 2, 2022, Texas Banc Financial Corporation acquired Texas Bank, Brownwood (TXBK). Existing shareholders of TXBK were granted rights to receive either 3.5 shares of TBFC stock in exchange for each share of TXBK or \$ 1,345 cash for each share of TXBK stock. A total of \$6,044,814 was paid in cash to former shareholders of TXBK and 421,770 shares of TBFC common stock were issued.

Additionally, given that in excess of 90% of both TBFC and TXBK were controlled by the same family group, the merger was accounted for as a common-control transaction with a transfer of net assets between two entities.

Subsequently, Texas Bank Financial (TBF), Weatherford, Texas was merged with and into TXBK, with the survivor being TXBK. The merger was accounted for as a transfer of net assets between entities of common control. Total assets of \$759,541,230 were transferred from TBF to TXBK as a result of the merger. The combined bank retained the name TexasBank. After the merger, TBFC is a one bank holding company.

Wholly Owned Subsidiaries

The operating subsidiaries hold, manage and market properties acquired by the Bank through foreclosure or otherwise in good faith to compromise a doubtful claim, or in the ordinary course of collecting debts previously contracted. At December 31, 2022 and 2021, the assets held by the subsidiaries totaled \$378,000 and 324,759, respectively.

Principles of Consolidation

The consolidated financial statements include the accounts of TBFC and its wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated upon consolidation. TXBK and TBF were independent banks at December 31, 2021; however, they are presented as if the merger occurred effective January 1, 2021 for presentation of comparative financial statements. Refer to consolidating schedules on pages 44 and 45.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Use of Estimates

To prepare financial statements in conformity with accounting principles generally accepted in the United States of America management makes estimates and assumptions based on available information. These estimates and assumptions affect the amounts reported in the financial statements and the disclosures provided, and actual results could differ. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for loan losses, the valuation of loans held-for-sale, and mortgage servicing rights.

The determination of the adequacy of the allowance for loan losses is based on estimates that are particularly susceptible to significant changes in the economic environment and market conditions. In connection with the determination of the estimated losses on loans, management obtains independent appraisals for significant collateral.

The Bank's loans are generally secured by specific items of collateral including real property, consumer assets and business assets. Although the Bank has a diversified loan portfolio, a substantial portion of its debtors' ability to honor their contracts is dependent on local economic conditions.

While management uses available information to recognize losses on loans, further reductions in the carrying amounts of loans may be necessary based on changes in local economic conditions. In addition, regulatory agencies, as an integral part of their examination process, periodically review the estimated losses on loans. Such agencies may require the Bank to recognize additional losses based on their judgments about information available to them at the time of their examination. Because of these factors, it is reasonably possible that the estimated losses on loans may change materially in the near term. However, the amount of the change that is reasonably possible cannot be estimated.

Cash Flows

Cash and cash equivalents include cash and due from banks, interest-bearing deposits with other financial institutions with maturities less than 90 days, and federal funds sold. Net cash flows are reported for customer loan and deposit transactions.

Investment Securities

Debt securities are classified as held-to-maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. Debt securities are classified as available-for-sale when they might be sold before maturity. Securities available-for-sale are carried at fair value with unrealized holding gains and losses reported in other comprehensive income (loss).

Interest income includes amortization of purchase premiums or discounts. Premiums and discounts on debt securities are amortized on the level-yield method without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Discounts are accreted over the security's contractual life and premiums are amortized to maturity or to the earliest call date for callable securities. Gains and losses on sales are recorded on the trade date and determined using the specific identification method.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Investment Securities, continued

Management evaluates debt securities for other-than-temporary impairment (OTTI) on at least a quarterly basis, and more frequently when economic or market conditions warrant such an evaluation. For debt securities in an unrealized loss position, management considers the extent and duration of the unrealized loss, and the financial condition and near-term prospects of the issuer. Management also assesses whether it intends to sell, or it is more likely than not that it will be required to sell, a debt security in an unrealized loss position before the recovery of its amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the entire difference between amortized cost and fair value is recognized as impairment through earnings. For debt securities that do not meet the aforementioned criteria, the amount of impairment is split into two components as follows: 1) OTTI related to credit loss, which must be recognized in the income statement and 2) other-than-temporary impairment (OTTI) related to other factors, which is recognized in other comprehensive income (loss). The credit loss is defined as the difference between the present value of the cash flows expected to be collected and amortized cost basis.

Federal Home Loan Bank Stock

At December 31, 2022 and 2021, the Bank had \$2,184,200 and \$749,300, respectively, recorded for Federal Home Loan Bank (FHLB) stock. As a member of the FHLB system, the Bank is required to maintain an investment in capital stock of FHLB in an amount equal to the greater of 1% of its outstanding home loans or 5% of advances from FHLB. The recorded amount of FHLB stock equals its fair value because the shares can only be redeemed by the FHLB at \$100 per share par value. This stock is classified as a restricted investment security, carried at cost and evaluated annually for impairment. During 2022 and 2021, no impairment loss was recorded.

Loans Held-for-Sale

Mortgage loans originated and purchased for sale in the foreseeable future in the secondary market are carried at the lower of aggregate cost or estimated market value. Gains and losses on sales of loans are recognized at the settlement date and determined by the difference between the sales proceeds and the carrying value of the loans (after allocating the cost of servicing assets retained). Sales are normally made without recourse. Net unrealized losses, if any, are recognized through a valuation allowance established by charges to income.

Loans

Loans are stated at the principal amount outstanding less unearned fees, purchase discounts and the allowance for loan losses. Interest income on loans is recognized based upon the principal amounts outstanding. Interest income on mortgage and commercial loans is discontinued and placed on non-accrual status at the time the loan is 90 days delinquent unless the loan is well-secured and in process of collection. Mortgage loans are charged off at 180 days past due, and commercial loans are charged off to the extent principal or interest is deemed uncollectible. Past-due status is based on the contractual terms of the loan. In all cases, loans are placed on non-accrual or charged-off at an earlier date if collection of principal or interest is considered doubtful. Non-accrual loans and loans past due 90 days still on accrual include both smaller balance homogenous loans that are collectively evaluated for impairment and individually classified impaired loans.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Loans, continued

All interest accrued but not recovered for loans placed on non-accrual is reversed against interest income. Interest received on such loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Under the cost-recovery method, interest income is not recognized until the loan balance is reduced to zero. Under the cash-basis method, interest income is recorded when the payment is received in cash. Loans are returned to accrual status when all principal and interest amounts contractually due are brought current and future payments are reasonably assured.

Generally, loan origination fees are recognized as income and loan origination costs are expensed as incurred, as management has determined that capitalization of these items would be immaterial to the consolidated financial statements. However, due to the significant amount of SBA fees generated from the origination of Paycheck Protection Program (PPP) loans, the Bank is deferring those fees, net of estimated costs, over the 24-month term of those loans. The Bank recorded fee income from these originations of approximately \$2.1 million during 2021.

Allowance for Loan Losses

The allowance for loan losses is comprised of amounts charged against income in the form of the provision for loan losses, less charged-off loans, net of recoveries. Loans are charged against the allowance for loan losses when management believes that collection of the principal is unlikely. Subsequent recoveries, if any, are credited to the allowance for loan losses.

The allowance for loan losses is maintained at a level sufficient to provide for probable loan losses based on evaluating known and inherent risks in the loan portfolio. The allowance is provided based upon management's continuing analysis of the pertinent factors underlying the quality of the loan portfolio. These factors include changes in the size and composition of the loan portfolio, delinquency levels, actual loan loss experience, current economic conditions, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral and a detailed analysis of individual loans for which full collectability may not be assured. This evaluation is inherently subjective as it requires estimates that are susceptible to significant revision as more information becomes available.

The allowance consists of specific, general and unallocated components. A specific reserve is established when it is probable that a creditor will be unable to collect all amounts (principal and interest) due according to the contractual terms of the loan agreement. When a loan has been identified as being impaired, the amount of impairment is measured by using the discounted cash flows, except when, as a practical expedient, the current fair value of the collateral, reduced by costs to sell, is used. When the measurement of the impaired loan is less than the recorded investment in the loan (including accrued interest), impairment is recognized by creating or adjusting an allocation of the allowance for loan losses. The general component relates to allocations for loans that are classified as doubtful, substandard or special mention, as well as a component to cover non-classified loans, and is based on historical loss experience adjusted for qualitative factors. An unallocated component is maintained to cover uncertainties that could affect management's estimate of probable losses. The unallocated component of the allowance reflects the margin of imprecision inherent in the underlying assumptions used in the methodologies for estimating specific and general losses in the portfolio.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Allowance for Loan Losses, continued

When available information confirms that specific loans or portions thereof are uncollectible, identified amounts are charged against the allowance for loan losses. The existence of some or all of the following criteria will generally confirm that a loss has been incurred: the loan is significantly delinquent and the borrower has not demonstrated the ability or intent to bring the loan current; the Bank has no recourse to the borrower, or if it does, the borrower has insufficient assets to pay the debt; the estimated fair value of the loan collateral is significantly below the current loan balance, and there is little or no near-term prospect for improvement.

A provision for loan losses is charged against income and is added to the allowance for loan losses based on regular assessments of the loan portfolio. The allowance for loan losses is allocated to certain loan categories based on the relative risk characteristics, asset classifications and actual loss experience of the loan portfolio. While management has allocated the allowance for loan losses to various loan portfolio segments, the allowance is general in nature and is available for the loan portfolio in its entirety.

The ultimate recovery of all loans is susceptible to future market factors beyond the Bank's control. These factors may result in losses or recoveries differing significantly from those provided in the consolidated financial statements. In addition, periodically, regulatory agencies review the Bank's allowance for loan losses as an integral part of their examination process and may require the Bank to make additions to the allowance based on their judgment about information available to them at the time of their examination.

Nonperforming loans are reviewed in accordance with applicable accounting guidance on impaired loans and troubled debt restructurings (TDRs). If necessary, a specific allowance is established for these loans if they are deemed to be impaired. A loan is considered impaired when, based on current information and events, it is probable that the Bank will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all the circumstances surrounding the loan and the borrower, including the length of delay, the reason for the delay, the borrower's prior payment record, and the amount of the shortfall in relation to the principal and interest owed. Impairment is measured on a loan-by-loan basis for commercial and construction loans by either the present value of expected future cash flows discounted at the loan's effective interest rate, the loan's obtainable market price, or the fair value of the collateral if the loan is collateral dependent.

For such loans that are classified as impaired, an allowance is established when the discounted cash flows (or collateral value or observable market price) of the impaired loan is lower than the carrying value of the loan. The general component covers non-classified loans and is based on historical loss experience adjusted for qualitative factors. An unallocated component is maintained to cover uncertainties that could affect management's estimate of probable losses. The unallocated component of the allowance reflects the margin of imprecision inherent in the underlying assumptions used in the methodologies for estimating specific and general losses in the portfolio.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 **Summary of Significant Accounting Policies, continued**

Allowance for Loan Losses, continued

In addition to the allowance for loan losses, the Bank also estimates probable losses related to unfunded commitments, such as letters of credit, and financial guarantees. Unfunded lending commitments are subject to individual reviews and are analyzed and segregated by risk according to the Bank's internal risk rating scale. These risk classifications, in conjunction with an analysis of historical loss experience, utilization assumptions, current economic conditions, performance trends within the portfolio and any other pertinent information, result in the estimation of the allowance for credit losses. The allowance for credit losses is included in other liabilities in the accompanying balance sheet. The provision for credit losses related to the loan portfolio is reported in other non-interest expense.

Business Combinations, Goodwill, and Other Intangible Assets

The Bank has not elected to adopt ASU 2014-02, *Accounting for Goodwill*, and continues to follow authoritative guidance which requires that all business combinations initiated after December 31, 2001 be accounted for under the purchase method. Authoritative guidance addresses the initial recognition and measurement of intangible assets acquired in a business combination and the accounting for goodwill and other intangible assets subsequent to their acquisition. Authoritative guidance provides that intangible assets with finite useful lives be amortized and that goodwill and intangible assets with indefinite lives not being amortized, but rather be tested at least annually for impairment.

On January 1, 2002, goodwill amounting to \$1,586,790 was not subject to further amortization as a result of the aforementioned authoritative guidance. The Bank conducted impairment tests in 2022 and 2021. There were no reductions of recorded goodwill resulting from the impairment tests.

Cash Surrender Value of Life Insurance

Life insurance policies are initially recorded at cost at the date of purchase. Subsequent to purchase, the policies are periodically adjusted for changes in contract value. The adjustment to contract value increases or decreases the carrying value of the policies and is recorded as income or expense on the consolidated statements of income.

Premises and Equipment

Premises and equipment are stated at cost less accumulated depreciation. Depreciation expense is computed using the straight-line method based upon the estimated useful lives of the assets, which range from three to seven years for furniture and equipment, and five to forty years for buildings and improvements. Leasehold improvements are amortized over the term of the lease or the estimated useful life of the improvement, whichever is less.

Maintenance and repairs are charged to operating expenses. Renewals and betterments are added to the asset accounts and depreciated over the periods benefited. Depreciable assets sold or retired are removed from the asset and related accumulated depreciation accounts and any gain or loss is reflected in the income and expense accounts. These assets are reviewed for impairment when events indicate their carrying value may not be recoverable. If management determines impairment exists, the asset is reduced with an offsetting charge to expense.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Leases

Leases are classified as operating or finance leases at lease commencement date. The operating leases relate primarily to real estate used for bank branches and the finance leases relate primarily to equipment. We do not separate lease and non-lease components for our real estate leases. We also own an office building which we lease space to outside parties under operating leases; however, such leases are not significant.

On January 1, 2022, the Bank adopted Accounting Standards Update (ASU) No. 2016-02, *Leases (Topic 842)* through the required modified retrospective approach by applying the allowed transition method whereby comparative periods were not restated. The Bank elected to apply several of the available practicable expedients provided by ASU 2021-09, *Leases (Topic 842)*. On January 1, 2022, the Bank recognized approximately \$1,173,000 of right-of-use (ROU) assets and \$1,173,000 of related lease liabilities on the consolidated balance sheet.

Operating lease expense, which is comprised of amortization of the ROU assets and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and is recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Mortgage Servicing Rights

When mortgage loans are sold with servicing retained, servicing rights are initially recorded at fair value with the income statement effect recorded in gains on sales of loans. Fair value is based on market prices for comparable mortgage servicing contracts, when available or alternatively, is based on a valuation model that calculates the present value of estimated future net servicing income. Mortgage servicing rights purchased in the secondary market are valued at their original cost. All classes of servicing assets are subsequently measured using the amortization method which requires servicing rights to be amortized into non-interest income in proportion to, and over the period of, the estimated future net servicing income of the underlying loans. The Bank uses the specific identification method to identify servicing rights associated with loans that are prepaid prior to the end of the estimated future servicing period. Any specifically identified mortgage servicing right is written-off through a direct charge to the mortgage servicing income.

Mortgage servicing rights are periodically evaluated for impairment based upon the fair value of the rights compared to the carrying amount. Impairment is determined by comparing the value being received from the sale of mortgage servicing rights in the secondary market or being offered by independent third parties for all, or a portion, of the current portfolio of mortgage servicing rights, or alternatively, the amounts being offered on mortgage loans sold with and without servicing rights. Impairment of mortgage servicing rights is recognized through a direct charge to mortgage servicing income. For the years ended December 31, 2022, and 2021, the Bank did not recognize any impairment loss on the portfolio of mortgage servicing rights. The fair values of servicing rights are subject to significant fluctuations as a result of changes in estimated and actual prepayment speeds and default rates or losses.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 **Summary of Significant Accounting Policies, continued**

Mortgage Servicing Rights, continued

Mortgage servicing fee income, which is reported on the income statement as net mortgage servicing fee income, is recorded for fees earned for servicing mortgage loans. The fees are based on a contractual percentage of the outstanding principal balance, or a fixed amount per loan, and are recorded as income when earned. The amortization of mortgage servicing rights is netted against mortgage loan servicing fee income. Late fees and ancillary fees related to mortgage loan servicing are not material and are included in net mortgage servicing fee income.

Other Real Estate

Other real estate is foreclosed property held pending disposition and is initially recorded at fair value less estimated selling costs when acquired, establishing a new cost basis. At foreclosure, if the fair value of the real estate acquired less estimated selling costs is less than the Bank's recorded investment in the related loan, a writedown is recognized through a charge to the allowance for loan losses. Costs of significant property improvements are capitalized, whereas costs relating to holding property are expensed. Valuations are periodically performed by management, and any subsequent writedowns are recorded as a charge to income, if necessary, to reduce the carrying value of the property to its fair value less estimated selling costs. Sales of other real estate are accounted for according to authoritative guidance.

Transfers of Financial Assets

Transfers of financial assets are accounted for as sales when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when: (1) the assets have been isolated from the Bank, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets and (3) the Bank does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

Federal Income Taxes

The shareholders of TBFC have elected to be taxed as a Subchapter "S" Corporation under Internal Revenue Service Code Section 1362. In lieu of corporate income taxes, the shareholders of a Subchapter S Corporation are taxed on their proportionate share of TBFC's taxable income. Therefore, the consolidated financial statements do not include any provision for corporate income taxes.

TBFC joins with the Bank and its subsidiaries in filing federal income tax returns. The entities maintain their records for financial reporting and tax reporting on the accrual basis of accounting.

TBFC performed an evaluation to determine if there were any uncertain tax positions that would have an impact on the consolidated financial statements. No uncertain tax positions were identified. The December 31, 2019 through December 31, 2022 tax years remain subject to examination by the Internal Revenue Service. TBFC does not believe that any reasonably possible changes will occur within the next 12 months which will have a material impact on the consolidated financial statements. TBFC records incurred penalties and interest in other non-interest expense. There were no penalties and interest assessed by taxing authorities during 2022 or 2021.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Comprehensive Income (Loss)

Accounting principles generally require that recognized revenue, expenses, gains, and losses be included in net income. Certain changes in assets and liabilities, such as unrealized gains and losses on available-for-sale debt securities, are reported as a separate component of the shareholders' equity section of the balance sheet. Such items, along with net income, are components of comprehensive income. TBFC reports comprehensive income (loss) in the statement of comprehensive income.

Derivative Loan Commitments

Mortgage loan commitments that relate to the origination of a mortgage that will be held for sale upon funding are considered derivative instruments. Loan commitments that are derivatives are recognized at fair value on the balance sheet in other assets and other liabilities with changes in their fair values recorded in other non-interest income.

Forward Loan Sale Commitments

The Bank evaluates all loan sales agreements to determine whether they meet the definition of a derivative. If agreements qualify, to protect against the price risk inherent in derivative loan commitments, the Bank utilizes "best efforts" forward loan sale commitments to mitigate the risk of potential decreases in the values of loans that would result from the exercise of the derivative loan commitments. Accordingly, forward loan sale commitments are recognized at fair value on the balance sheet in other assets and other liabilities with changes in their fair values recorded in other non-interest income.

The Bank estimates the fair value of its forward loan sales commitments using a methodology similar to that used for derivative loan commitments.

Subsequent Events

Subsequent events are events or transactions that occur after the balance sheet date but before the consolidated financial statements are available to be issued. TBFC recognizes in the consolidated financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the balance sheet, including the estimates inherent in the process of preparing the consolidated financial statements. TBFC's consolidated financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the balance sheet but arose after the balance sheet date and before the consolidated financial statements are available to be issued. TBFC has evaluated subsequent events from December 31, 2022 through March 23, 2023, the date the financial statements were available to be issued. Refer to Note 18 for additional information on subsequent events identified for disclosure.

Advertising Costs

Advertising costs are expensed as incurred. Advertising costs totaled \$212,748 and \$222,358 for 2022 and 2021, respectively.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Reclassifications

Certain accounts have been reclassified in the consolidated financial statements of 2021 to conform to the 2022 presentation. There was no effect on total assets and net income.

Accounting Standards Adopted in 2022 and 2021

On January 1, 2022, the Corporation adopted ASU No. 2016-02, *Leases (Topic 842)* and subsequent amendments thereto, which requires the Corporation to recognize most leases on the balance sheet. The standard was adopted under a modified retrospective approach as of the date of adoption and the Corporation elected to apply several of the available practical expedients, including:

- Carry over of historical lease determination and lease classification conclusions
- Carry over of historical initial direct cost balances for existing leases
- Accounting for lease and non-lease components in contracts in which the Corporation is a lessee as a single lease component

Adoption of the leasing standard resulted in the recognition of operating right-of-use assets of approximately \$1,173,000 and operating lease liabilities of approximately \$1,173,000 as of January 1, 2022. These amounts were determined based on the present value of remaining lease payments, discounted using the Bank's incremental borrowing rate. There was no material impact to the timing of expense or income recognition to the Consolidated Income Statements. Prior periods were not restated and continue to be presented under legacy GAAP.

Pending Accounting Standards

ASU 2022-03, *Fair Value Measurement (Topic 820) – Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions*. The amendments in this update clarify that a contractual restriction on the sale of an equity security is not considered part of the unit of account of the equity security and, therefore, is not considered measuring fair value. The amendments also clarify that an entity cannot, as a separate unit of account, recognize and measure a contractual sale restriction. The amendments also require the following disclosures for equity securities subject to contractual sale restrictions:

- The fair value of equity securities subject to contractual sale restrictions reflected in the balance sheet
- The nature and remaining duration of the restriction(s)
- The circumstances that could cause a lapse in restriction(s)

The amendments are effective for fiscal years beginning after December 15, 2024, and interim periods within those fiscal years. Early adoption is permitted for both interim and annual financial statements that have not yet been issued or made available for insurance.

The adoption of this standard is not expected to have a material effect on the consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 Summary of Significant Accounting Policies, continued

Pending Accounting Standards, continued

ASU 2022-02, *Financial Instruments – Credit Losses (Topic 326) – Troubled Debt Restructurings and Vintage Disclosures*. This Update eliminates the recognition and measurement guidance for troubled debt restructurings (“TDRs”) by creditors in ASC 310-40. This Update also enhances disclosure requirements for certain loan restructurings by creditors when a borrower is experiencing financial difficulty. Specifically, rather than applying the recognition and measurement guidance for TDRs, an entity will apply the loan refinancing and restructuring guidance to determine whether a modification or other form of restructuring results in a new loan or a continuation of an existing loan.

The amendments in this Update are effective for entities that have adopted the amendments in Update 2016-13 for fiscal years beginning after December 15, 2022, including interim periods withing those fiscal years. For entities that have not yet adopted the amendments in Update 2016-13, the effective date for the amendments in this Update are the same as the effective dates in Update 2016-13. Early adoption is permitted in any interim period if any entity has adopted ASU 2016-13 and such election may be made individually to adopt the guidance related to TDRs, including related disclosures, and the presentation of gross write-offs in the vintage disclosure. This Update requires prospective transition for the disclosures related to loan restructurings for borrowers experiencing financial difficulty and the presentation of gross write-offs in the vintage disclosures. The guidance related to the recognition and measurement of TDRs may be adopted on a prospective or modified retrospective transition method. The adoption of this standard is not expected to have a material effect on the consolidated financial statements.

ASU 2022-01 *Derivatives and Hedging (Topic 815) – Fair Value Hedging – Portfolio Layer Method*. The amendments in this update:

- Expand the current last-of-layer method that permits only one hedged layer to allow multiple hedged layers of a single closed portfolio. To reflect that expansion, the last-of-layer method is renamed the portfolio layer method.
- Expand the scope of the portfolio layer method to include non-prepayable financial assets.
- Specify that eligible hedging instruments in a single-layer hedge may include spot-starting or forward-starting constant-notional swaps, or spot- or forward-starting amortizing-notional swaps and that the number of hedged layers (that is single, or multiple) corresponds with the number of hedges designated.
- Provide additional guidance on the accounting for and disclosure of hedge basis adjustments that are applicable to the portfolio layer method whether a single hedged layer or multiple hedged layers are designated.
- Specify how hedge basis adjustments should be considered when determining credit losses for the assets included in the closed portfolio.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 1 **Summary of Significant Accounting Policies, continued**

Pending Accounting Standards, continued

The amendments are effective for fiscal years beginning after December 15, 2023. Early adoption is permitted on any date on or after the issuance of this Update for any entity that has adopted the amendments in Update 2017-12, for the corresponding period. If an entity adopts the amendments in an interim period, the effect of adopting the amendments related to basis adjustments should be reflected as of the beginning of the fiscal year of adoption (that is the initial application date).

Upon adoption, any entity may designate multiple hedged layers of a single closed portfolio solely on a prospective basis. All entities are required to apply the amendments related to hedge basis adjustments under the portfolio layer method, except for those related to disclosures, on a modified retrospective basis by means of cumulative-effect adjustment to the opening balance of retained earnings on the initial application date. Entities have the option to apply the amendments related to disclosures on a prospective basis from the initial application date or on a retrospective basis to each prior period presented after the date of adoption of the amendments in Update 2017-12. The adoption of this standard is not expected to have a material effect on the consolidated financial statements.

In June 2016, the FASB issued ASU No. 2016-13, *Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*, which is intended to improve financial reporting by requiring timelier recording of credit losses on loans and other financial instruments held by financial institutions and other organizations. The standard requires an organization to measure all expected credit losses for financial assets held at the reporting date based on historical experience, current conditions and reasonable and supportable forecasts. Financial institutions and other organizations will now use forward-looking information to better determine their credit loss estimates. The standard also requires enhanced disclosures to help investors and other financial statement users better understand significant estimates and judgments used in estimating credit losses, as well as the credit quality and underwriting standards of an organization's portfolio.

These disclosures include qualitative and quantitative requirements that provide additional information about the amounts recorded in the financial statements. Additionally, the standard amends the accounting for credit losses on available-for-sale debt securities and purchased financial assets with credit deterioration. For non-public entities, the amendments in this update are effective for fiscal years beginning after December 15, 2022, including interim periods within those fiscal years. An entity will apply the amendments in this update through a cumulative effect adjustment to retained earnings as of the beginning of the first reporting period in which the guidance is effective (that is, a modified-retrospective approach). The Bank has adopted this standard as of January 1, 2023. The adoption of this standard did not have a material effect on the consolidated financial statements.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 2 Investment Securities

The following tables summarize the amortized cost and fair value of debt securities available-for-sale and debt securities held-to-maturity at December 31, 2022 and 2021 and the corresponding amounts of gross unrealized gains and losses recognized in accumulated other comprehensive income (loss) and gross unrecognized gains and losses:

| December 31, 2022 | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---------------------------|---------------------------------------|--|-----------------------|
| <u>Available-for-Sale:</u> | | | | |
| U.S. Treasury securities | \$ 4,950,747 | \$ - | \$ (159,059) | \$ 4,791,688 |
| U.S. Government agency mortgage-backed securities | 12,633,808 | - | (1,766,400) | 10,867,408 |
| Collateralized mortgage obligations | 20,337,940 | - | (4,146,100) | 16,191,840 |
| SBA pools | 262,476 | - | (28,567) | 233,909 |
| Total available-for-sale securities | <u>\$ 38,184,971</u> | <u>\$ -</u> | <u>\$ (6,100,126)</u> | <u>\$ 32,084,845</u> |
| <u>Held-to-Maturity:</u> | | | | |
| Municipal bonds | \$ 25,248,156 | \$ - | \$ (848,774) | \$ 24,399,382 |
| Corporate debt | 24,050,000 | 31,800 | (1,532,165) | 22,549,635 |
| Total held-to-maturity securities | <u>\$ 49,298,156</u> | <u>\$ 31,800</u> | <u>\$ (2,380,939)</u> | <u>\$ 46,949,017</u> |
| Total – All Securities | <u>\$ 87,483,127</u> | <u>\$ 31,800</u> | <u>\$ (8,481,065)</u> | <u>\$ 79,033,862</u> |

The balance sheet as of December 31, 2022 reflects the fair value of available-for-sale securities in the amount of \$32,084,845 and the amortized cost of held-to-maturity securities in the amount of \$49,298,156. A net unrealized loss of \$6,100,126 is in the available-for-sale investment securities balance. The net unrealized loss is included in shareholders' equity.

| December 31, 2021 | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---------------------------|---------------------------------------|--|-----------------------|
| <u>Available-for-Sale:</u> | | | | |
| U.S. Government agency mortgage-backed securities | \$ 24,374,134 | \$ 187,053 | \$ (297,788) | \$ 24,263,399 |
| Collateralized mortgage obligations | 9,719,016 | - | (244,243) | 9,474,773 |
| SBA pools | 370,824 | 6,511 | - | 377,335 |
| Total available-for-sale securities | <u>\$ 34,463,974</u> | <u>\$ 193,564</u> | <u>\$ (542,031)</u> | <u>\$ 34,115,507</u> |
| <u>Held-to-Maturity:</u> | | | | |
| Municipal bonds | \$ 19,162,045 | \$ 731,439 | \$ - | \$ 19,893,484 |
| Corporate debt | 21,821,692 | 237,368 | (230,691) | 21,828,369 |
| Total held-to-maturity securities | <u>\$ 40,983,737</u> | <u>\$ 968,807</u> | <u>\$ (230,691)</u> | <u>\$ 41,721,853</u> |
| Total – All Securities | <u>\$ 75,447,711</u> | <u>\$ 1,162,371</u> | <u>\$ (772,722)</u> | <u>\$ 75,837,360</u> |

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 2 Investment Securities, continued

The balance sheet as of December 31, 2021 reflects the fair value of available-for-sale securities in the amount of \$34,115,507 and the amortized cost of held-to-maturity securities in the amount of \$40,983,737. A net unrealized loss of \$348,467 is in the available-for-sale investment securities balance. The net unrealized loss is included in shareholders' equity.

The amortized cost and fair value of debt securities on December 31, 2022, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Mortgage-backed securities, collateralized mortgage obligations and SBA pools are shown separately since they are not due at a single maturity date.

| | Available-for-Sale | | Held-to-Maturity | |
|-------------------------------------|--------------------|---------------|-------------------|---------------|
| | Amortized Cost | Fair Value | Amortized Cost | Fair Value |
| Amounts maturing in: | | | | |
| One year or less | \$ - | \$ - | \$ 240,000 | \$ 240,000 |
| After one year through five years | 4,950,747 | 4,791,688 | 4,700,000 | 4,514,375 |
| After five years through ten years | - | - | 19,615,000 | 18,498,942 |
| After ten years | - | - | 24,743,156 | 23,695,700 |
| | 4,950,747 | 4,791,688 | 49,298,156 | 46,949,017 |
| U.S. Government agency | | | | |
| mortgage-backed securities | 12,633,808 | 10,867,408 | - | - |
| Collateralized mortgage obligations | 20,337,940 | 16,191,840 | - | - |
| SBA pools | 262,476 | 233,909 | - | - |
| Totals | \$ 38,184,971 | \$ 32,084,845 | \$ 49,298,156 | \$ 46,949,017 |

Debt securities with a fair market value of \$27,082,038 and \$24,071,437 at December 31, 2022 and 2021, respectively, were pledged to secure public deposits and for other purposes as required or permitted by law.

During 2022 and 2021, there were no sales of debt securities. During 2022 and 2021, the Bank received proceeds totaling \$4,644,700 and \$4,967,000, respectively, from the redemptions of FHLB stock. The FHLB stock was redeemed at par value.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 2 Investment Securities, continued

Information pertaining to debt securities with gross unrealized losses at December 31, 2022 and 2021, aggregated by investment category and length of time that individual securities have been in a continuous loss position, follows:

| | <u>Less Than 12 Months</u> | | <u>12 Months or Greater</u> | | <u>Total</u> | |
|---|----------------------------|--------------------------|-----------------------------|--------------------------|----------------------|--------------------------|
| | <u>Market Value</u> | <u>Unrealized Losses</u> | <u>Market Value</u> | <u>Unrealized Losses</u> | <u>Market Value</u> | <u>Unrealized Losses</u> |
| December 31, 2022 | | | | | | |
| Available-for-Sale: | | | | | | |
| U.S. Treasury securities | \$ 4,791,688 | \$ (159,059) | \$ - | \$ - | \$ 4,791,688 | \$ (159,059) |
| U.S Government agency mortgage-backed securities | 7,324,395 | (1,048,425) | 3,543,207 | (717,975) | 10,867,602 | (1,766,400) |
| Collateralized mortgage obligations and SBA Pools | 9,553,609 | (2,577,187) | 6,872,140 | (1,597,480) | 16,425,749 | (4,174,667) |
| Total available-for sale | \$ 21,669,692 | \$ (3,784,671) | \$ 10,415,347 | \$ (2,315,455) | \$ 32,085,039 | \$ (6,100,126) |
| Held-to-Maturity: | | | | | | |
| Municipal bonds | \$ 19,449,457 | \$ (848,774) | \$ - | \$ - | \$ 19,449,457 | \$ (848,774) |
| Corporate debt | 16,669,090 | (1,080,910) | 5,048,746 | (451,255) | 21,717,836 | (1,532,165) |
| Total held-to-maturity | \$ 36,118,547 | \$ (1,929,684) | \$ 5,048,746 | \$ (451,255) | \$ 41,167,293 | \$ (2,380,939) |
| | | | | | | |
| | <u>Less Than 12 Months</u> | | <u>12 Months or Greater</u> | | <u>Total</u> | |
| | <u>Market Value</u> | <u>Unrealized Losses</u> | <u>Market Value</u> | <u>Unrealized Losses</u> | <u>Market Value</u> | <u>Unrealized Losses</u> |
| December 31, 2021 | | | | | | |
| Available-for-Sale: | | | | | | |
| U.S. Government agency mortgage-backed securities | \$ 18,727,141 | \$ (297,788) | \$ - | \$ - | \$ 18,727,141 | \$ (297,788) |
| Collateralized mortgage Obligations | 9,474,773 | (244,243) | - | - | 9,474,773 | (244,243) |
| Total available-for sale | \$ 28,201,914 | \$ (542,031) | \$ - | \$ - | \$ 28,201,914 | \$ (542,031) |
| Held-to-Maturity: | | | | | | |
| Corporate debt | \$ 3,041,001 | \$ (208,999) | \$ 1,750,000 | \$ (21,692) | \$ 4,791,001 | \$ (230,691) |
| Total held-to-maturity | \$ 3,041,001 | \$ (208,999) | \$ 1,750,000 | \$ (21,692) | \$ 4,791,001 | \$ (230,691) |

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 2 Investment Securities, continued

Management evaluates securities for other-than-temporary impairment at least on a quarterly basis, and more frequently when economic or market concerns warrant such evaluation. Consideration is given to (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer and (3) the intent and ability of the Bank to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value.

At December 31, 2022, there were nine debt securities with a continuous unrealized loss position for twelve months or more. Most of these securities are guaranteed by either the U.S. Government or other governments. These unrealized losses relate principally to current interest rates for similar types of securities. In analyzing an issuer's financial condition, management considers whether the securities are issued by the federal government or its agencies, whether downgrades by bond rating agencies have occurred and the results of reviews of the issuer's financial condition. As management has the ability to hold these securities until maturity, or for the foreseeable future if classified as available-for-sale, no declines are deemed to be other-than-temporary.

Note 3 Loans and Allowance for Loan Losses

An Analysis of loan categories at December 31, 2022 and 2021 is as follows:

| | <u>2022</u> | <u>2021</u> |
|--|-------------------------|-------------------------|
| Commercial loans | \$ 49,813,252 | \$ 36,483,944 |
| Real estate (RE) loans: | | |
| Construction, land, and land development | 293,439,063 | 141,001,880 |
| Residential 1-4 family | 736,518,259 | 560,213,982 |
| Commercial RE | 343,738,001 | 296,155,867 |
| Consumer and other loans | <u>6,739,533</u> | <u>6,264,919</u> |
| Total | 1,430,248,108 | 1,040,120,592 |
| Less: Unearned discounts and fees | (8,330,771) | (5,871,773) |
| Less: Allowance for loan losses | <u>(16,381,728)</u> | <u>(13,441,585)</u> |
| Total | <u>\$ 1,405,535,609</u> | <u>\$ 1,020,807,234</u> |

Overdrafts are included in the above totals for Consumer and Other Loans in the amount of \$122,077 and \$87,595 at December 31, 2022 and 2021, respectively. Included in the above totals for Residential 1-4 family loans are loans held-for-sale in the amount of \$8,924,005 and \$11,664,359 at December 31, 2022 and 2021, respectively.

At December 31, 2022, there was one outstanding PPP loan with a balance totaling \$850 included in commercial loans above. At December 31, 2021, there were 26 outstanding PPP loans with balances totaling \$1,681,361 included in commercial loans above.

Loans with a carrying amount of approximately \$553,970,900 and \$849,877,000 at December 31, 2022 and 2021, respectively, were pledged as collateral on the Federal Home Loan Bank line of credit.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 3 Loans and Allowance for Loan Losses, continued

Transactions in the allowance for loan losses in 2022 are summarized as follows:

| | <u>Consumer</u> | <u>Commercial</u> | <u>Real Estate</u> | <u>Hotel/Motel</u> | <u>Mortgage</u> | <u>Purchased Mortgage</u> | <u>Unallocated</u> | <u>Total</u> |
|---|---------------------|----------------------|-----------------------|----------------------|-----------------------|-------------------------------|--------------------|-------------------------|
| <u>Allowance for Loan Losses:</u> | | | | | | | | |
| Balance, beginning of year | \$ 58,142 | \$ 346,547 | \$ 5,299,260 | \$ 307,423 | \$ 6,264,849 | \$ 846,553 | \$ 318,811 | \$ 13,441,585 |
| Provisions, charged (credited) to income | 135,410 | 221,239 | 1,319,489 | (47,816) | 1,401,227 | 232,662 | (318,811) | 2,943,400 |
| Loans charged-off | (112,190) | (9,187) | (56,710) | - | - | - | - | (178,087) |
| Recoveries of loans previously charged-off | 24,065 | 4,999 | 143,036 | - | - | 2,730 | - | 174,830 |
| Net (charge-offs) recoveries | (88,125) | (4,188) | 86,326 | - | - | 2,730 | - | (3,257) |
| Balance, end of year | <u>\$ 105,427</u> | <u>\$ 563,598</u> | <u>\$ 6,705,075</u> | <u>\$ 259,607</u> | <u>\$ 7,666,076</u> | <u>\$ 1,081,945</u> | <u>\$ -</u> | <u>\$ 16,381,728</u> |
| Ending balance: Individually evaluated for impairment | \$ - | \$ - | \$ 25,959 | \$ - | \$ 95,667 | \$ 85,350 | \$ - | \$ 206,976 |
| Ending balance: Collectively evaluated for impairment | <u>105,427</u> | <u>563,598</u> | <u>6,679,116</u> | <u>259,607</u> | <u>7,570,409</u> | <u>996,595</u> | <u>-</u> | <u>16,174,752</u> |
| Balance, end of year | <u>\$ 105,427</u> | <u>\$ 563,598</u> | <u>\$ 6,705,075</u> | <u>\$ 259,607</u> | <u>\$ 7,666,076</u> | <u>\$ 1,081,945</u> | <u>\$ -</u> | <u>\$ 16,381,728</u> |
| <u>Loans:</u> | | | | | | | | |
| Ending balance: Individually evaluated for impairment | \$ - | \$ - | \$ 303,775 | \$ - | \$ 776,627 | \$ 2,155,230 | \$ - | \$ 3,235,632 |
| Ending balance: Collectively evaluated for impairment | <u>6,739,533</u> | <u>49,813,252</u> | <u>592,406,112</u> | <u>22,945,086</u> | <u>667,025,394</u> | <u>88,083,099</u> | <u>-</u> | <u>1,427,012,476</u> |
| Ending balance total loans | <u>\$ 6,739,533</u> | <u>\$ 49,813,252</u> | <u>\$ 592,709,887</u> | <u>\$ 22,945,086</u> | <u>\$ 667,802,021</u> | <u>\$ 90,238,329</u> | <u>\$ -</u> | <u>\$ 1,430,248,108</u> |

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 3 Loans and Allowance for Loan Losses, continued

Transactions in the allowance for loan losses in 2021 are summarized as follows:

| | <u>Consumer</u> | <u>Commercial</u> | <u>Real Estate</u> | <u>Hotel/Motel</u> | <u>Mortgage</u> | <u>Purchased Mortgage</u> | <u>Unallocated</u> | <u>Total</u> |
|---|---------------------|----------------------|-----------------------|----------------------|-----------------------|-------------------------------|--------------------|-------------------------|
| Allowance for Loan Losses: | | | | | | | | |
| Balance, beginning of year | \$ 64,146 | \$ 307,317 | \$ 4,446,951 | \$ 257,978 | \$ 4,919,655 | \$ 664,780 | \$ 350,949 | \$ 11,011,776 |
| Provisions, charged (credited) to income | 28,012 | 23,230 | 843,797 | 48,951 | 1,343,437 | 181,536 | (32,138) | 2,436,825 |
| Loans charged-off | (65,425) | (2,000) | - | - | - | - | - | (67,425) |
| Recoveries of loans previously charged-off | 31,409 | 18,000 | 8,512 | 494 | 1,757 | 237 | - | 60,409 |
| Net (charge-offs) recoveries | (34,016) | 16,000 | 8,512 | 494 | 1,757 | 237 | - | (7,016) |
| Balance, end of year | <u>\$ 58,142</u> | <u>\$ 346,547</u> | <u>\$ 5,299,260</u> | <u>\$ 307,423</u> | <u>\$ 6,264,849</u> | <u>\$ 846,553</u> | <u>\$ 318,811</u> | <u>\$ 13,441,585</u> |
| Ending balance: | | | | | | | | |
| Individually evaluated for impairment | \$ - | \$ - | \$ - | \$ - | \$ 157,278 | \$ 21,253 | \$ - | \$ 178,531 |
| Ending balance: | | | | | | | | |
| Collectively evaluated for impairment | <u>58,142</u> | <u>346,547</u> | <u>5,299,260</u> | <u>307,423</u> | <u>6,107,571</u> | <u>825,300</u> | <u>318,811</u> | <u>13,263,054</u> |
| Balance, end of year | <u>\$ 58,142</u> | <u>\$ 346,547</u> | <u>\$ 5,299,260</u> | <u>\$ 307,423</u> | <u>\$ 6,264,849</u> | <u>\$ 846,553</u> | <u>\$ 318,811</u> | <u>\$ 13,441,585</u> |
| Loans: | | | | | | | | |
| Ending balance: | | | | | | | | |
| Individually evaluated for impairment | \$ - | \$ - | \$ 443,692 | \$ 25,740 | \$ 2,123,848 | \$ 286,990 | \$ - | \$ 2,880,270 |
| Ending balance: | | | | | | | | |
| Collectively evaluated for impairment | <u>6,264,919</u> | <u>36,483,944</u> | <u>412,744,056</u> | <u>23,944,260</u> | <u>491,401,370</u> | <u>66,401,773</u> | <u>-</u> | <u>1,037,240,322</u> |
| Ending balance total loans | <u>\$ 6,264,919</u> | <u>\$ 36,483,944</u> | <u>\$ 413,187,748</u> | <u>\$ 23,970,000</u> | <u>\$ 493,525,218</u> | <u>\$ 66,688,763</u> | <u>\$ -</u> | <u>\$ 1,040,120,592</u> |

Federal regulations require that the Bank periodically evaluate the risks inherent in its loan portfolio. In addition, the Bank's regulatory agencies have authority to identify problem loans and, if appropriate, require them to be reclassified. There are three classifications for problem loans: Substandard, Doubtful and Loss. Substandard loans have one or more defined weaknesses and are characterized by the distinct possibility that the Bank will sustain some loss if the deficiencies are not corrected. Doubtful loans have the weaknesses of loans classified as "Substandard," with additional characteristics that suggest the weaknesses make collection or recovery in full after liquidation of collateral questionable on the basis of currently existing facts, conditions and values. There is a high possibility of loss in loans classified as "Doubtful." A loan classified as "Loss" is considered uncollectible and of such little value that continued classification of the credit as a loan is not warranted. If a loan or a portion thereof is classified as "Loss," it must be charged-off, meaning the amount of the loss is charged against the allowance for loan losses, thereby reducing that reserve. The Bank also classifies some loans as Special Mention. Loans classified as Special Mention are performing assets but have elements of risk that require more monitoring than other performing loans.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 3 Loans and Allowance for Loan Losses, continued

Loans by credit quality risk rating at December 31, 2022 and 2021 are as follows:

| December 31, 2022: | <u>Pass</u> | <u>Special Mention</u> | <u>Sub- Standard</u> | <u>Doubtful</u> | <u>Total</u> |
|--|-------------------------|----------------------------|--------------------------|-----------------|-------------------------|
| Commercial loans | \$ 49,813,252 | \$ - | \$ - | \$ - | \$ 49,813,252 |
| Real estate (RE) loans: | | | | | |
| Construction, land and land development | 291,713,397 | 806,925 | 918,741 | - | 293,439,063 |
| Residential 1-4 family | 727,274,172 | 6,312,230 | 2,931,857 | - | 736,518,259 |
| Commercial RE | 333,522,315 | 10,127,884 | 87,802 | - | 343,738,001 |
| Consumer and other loans | <u>6,739,533</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>6,739,533</u> |
| Subtotal | <u>\$ 1,409,062,669</u> | <u>\$ 17,247,039</u> | <u>\$ 3,938,400</u> | <u>\$ -</u> | 1,430,248,108 |
| Less: Unearned discounts | | | | | <u>(8,330,771)</u> |
| Loans, net | | | | | <u>\$ 1,421,917,337</u> |
| | | | | | |
| December 31, 2021: | | | | | |
| Commercial loans | \$ 36,483,944 | \$ - | \$ - | \$ - | \$ 36,483,944 |
| Real estate (RE) loans: | | | | | |
| Construction, land and land development | 141,001,880 | - | - | - | 141,001,880 |
| Residential 1-4 family | 557,163,247 | 583,680 | 2,467,055 | - | 560,213,982 |
| Commercial RE | 295,497,935 | 244,251 | 413,681 | - | 296,155,867 |
| Consumer and other loans | <u>6,264,919</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>6,264,919</u> |
| Subtotal | <u>\$ 1,036,411,925</u> | <u>\$ 827,931</u> | <u>\$ 2,880,736</u> | <u>\$ -</u> | 1,040,120,592 |
| Less: Unearned discounts | | | | | <u>(5,871,773)</u> |
| Loans, net | | | | | <u>\$ 1,034,248,819</u> |

At December 31, 2022, there were nonaccrual loans totaling \$3,147,832 consisting of \$2,931,857 in Residential 1-4 Family loans and Construction loans totaling \$215,975. At December 31, 2021, there was \$2,072,290 in Residential 1-4 Family loans on nonaccrual.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 3 Loans and Allowance for Loan Losses, continued

At December 31, 2022 and 2021, a summary of information pertaining to impaired loans is as follows:

| | <u>Unpaid Contractual Principal Balance</u> | <u>Recorded Investment with No Allowance</u> | <u>Recorded Investment with Allowance</u> | <u>Total Recorded Investment</u> | <u>Related Allowance</u> | <u>Average Recorded Investment</u> | <u>Interest Income Recognized</u> |
|---|---|--|---|--|------------------------------|--|---|
| December 31, 2022: | | | | | | | |
| Real estate (RE) loans: | | | | | | | |
| Construction, land and land development | \$ 215,975 | \$ 76,559 | \$ 139,416 | \$ 215,975 | \$ 25,959 | \$ 107,988 | \$ 4,540 |
| Residential 1-4 family | 2,931,857 | 1,560,451 | 1,371,406 | 2,931,857 | 181,017 | 2,671,348 | 93,477 |
| Commercial real estate | <u>87,800</u> | <u>87,800</u> | <u>-</u> | <u>87,800</u> | <u>-</u> | <u>278,616</u> | <u>-</u> |
| Total | <u>\$ 3,235,632</u> | <u>\$ 1,724,810</u> | <u>\$ 1,510,822</u> | <u>\$ 3,235,632</u> | <u>\$ 206,976</u> | <u>\$ 2,966,043</u> | <u>\$ 98,017</u> |
| December 31, 2021: | | | | | | | |
| Real estate (RE) loans: | | | | | | | |
| Residential 1-4 family | \$ 2,410,838 | \$ 1,425,454 | \$ 985,384 | \$ 2,410,838 | \$ 178,531 | \$ 2,965,436 | \$ 34,778 |
| Commercial real estate | <u>469,432</u> | <u>469,432</u> | <u>-</u> | <u>469,432</u> | <u>-</u> | <u>257,393</u> | <u>32,046</u> |
| Total | <u>\$ 2,880,270</u> | <u>\$ 1,894,886</u> | <u>\$ 985,384</u> | <u>\$ 2,880,270</u> | <u>\$ 178,531</u> | <u>\$ 3,222,829</u> | <u>\$ 66,824</u> |

The Bank has no commitments to loan additional funds to borrowers whose loans are impaired.

Troubled Debt Restructurings

The restructuring of a loan is considered a “troubled debt restructuring” if both (i) the borrower is experiencing financial difficulties and (ii) the creditor has granted a concession. Concessions may include interest rate reductions or below market interest rates, principal forgiveness, restructuring amortization schedules and other actions intended to minimize potential losses.

There were no loans restructured during 2022 or 2021. At December 31, 2022, there were two mortgage loans restructured in a prior year totaling \$129,487. These loans are on nonaccrual and not in compliance with restructured terms. At December 31, 2021, there were three mortgage loans restructured in a prior year totaling \$138,918, which were on nonaccrual and not in compliance with restructured terms.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 3 Loans and Allowance for Loan Losses, continued

The following table illustrates an age analysis of past due loans as of December 31, 2022 and 2021:

| | <u>30-89 Days Past Due</u> | <u>90 Days or More Past Due</u> | <u>Total Past Due</u> | <u>Current</u> | <u>Total Loans</u> | <u>Recorded Investment 90 Days or More Past Due and Still Accruing</u> |
|---|--------------------------------|---|---------------------------|-------------------------|-------------------------|--|
| December 31, 2022: | | | | | | |
| Commercial loans | \$ 1,462 | \$ - | \$ 1,462 | \$ 49,811,790 | \$ 49,813,252 | \$ - |
| Real estate (RE) loans: | | | | | | |
| Construction, land and land development | 760,238 | 252,641 | 1,012,879 | 292,426,184 | 293,439,063 | - |
| Residential 1-4 family | 5,414,181 | 3,493,482 | 8,907,663 | 727,610,596 | 736,518,259 | 1,268,513 |
| Commercial RE | - | - | - | 343,738,001 | 343,738,001 | - |
| Consumer and other loans | 20,803 | 1,849 | 22,652 | 6,716,881 | 6,739,533 | - |
| Less: Unearned discounts | - | - | - | - | (8,330,771) | - |
| Total | <u>\$ 6,196,684</u> | <u>\$ 3,747,972</u> | <u>\$ 9,944,656</u> | <u>\$ 1,420,303,452</u> | <u>\$ 1,421,917,337</u> | <u>\$ 1,268,513</u> |
| December 31, 2021: | | | | | | |
| Commercial loans | \$ 19,000 | \$ - | \$ 19,000 | \$ 36,464,944 | \$ 36,483,944 | \$ - |
| Real estate (RE) loans: | | | | | | |
| Construction, land and land development | - | - | - | 141,001,880 | 141,001,880 | - |
| Residential 1-4 family | 6,686,384 | 1,222,508 | 7,908,892 | 552,305,090 | 560,213,982 | 74,418 |
| Commercial RE | 165,000 | - | 165,000 | 295,990,867 | 296,155,867 | - |
| Consumer and other loans | 18,000 | - | 18,000 | 6,246,919 | 6,264,919 | - |
| Less: Unearned discounts | - | - | - | - | (5,871,773) | - |
| Total | <u>\$ 6,888,384</u> | <u>\$ 1,222,508</u> | <u>\$ 8,110,892</u> | <u>\$ 1,032,009,700</u> | <u>\$ 1,034,248,819</u> | <u>\$ 74,418</u> |

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 4 Mortgage Servicing Rights

Loans serviced for others are not included in the accompanying consolidated balance sheets. The unpaid principal balances of loans serviced for others were approximately \$764,328,000 and \$745,698,000 at December 31, 2022 and 2021, respectively. Servicing loans for others generally consists of collecting payments, maintaining escrow accounts, disbursing payments to investors and foreclosure processing.

A summary of mortgage servicing rights activity for 2022 and 2021 follows:

| | <u>2022</u> | <u>2021</u> |
|-------------------------------------|---------------------|---------------------|
| Balance, beginning of year | \$ 6,222,510 | \$ 5,458,406 |
| Mortgage servicing capitalized | 1,290,227 | 2,052,060 |
| Mortgage servicing rights amortized | <u>(1,044,078)</u> | <u>(1,287,956)</u> |
| Net balance, end of year | <u>\$ 6,468,659</u> | <u>\$ 6,222,510</u> |

Loan servicing income is recorded on the accrual basis and includes servicing fees from investors and certain charges collected from borrowers, such as late payment fees. No allowance for impairment in the Bank's mortgage services rights was deemed necessary during the years ended December 31, 2022 and 2021.

Note 5 Other Real Estate

At December 31, 2022, foreclosed properties totaled \$378,000 which include a 1-4 family residence for \$18,000 and raw land of \$360,000. At December 31, 2021, foreclosed properties totaled \$324,759 and consisted of three 1-4 family residences. There were no 1-4 family mortgage loans in process of foreclosure at December 31, 2022 and 2021.

Note 6 Premises and Equipment and Lease Commitments

The investment in premises and equipment at December 31, 2022 and 2021 is as follows:

| | <u>2022</u> | <u>2021</u> |
|--|----------------------|----------------------|
| Land | \$ 3,844,343 | \$ 3,844,343 |
| Banking house | 11,524,093 | 11,088,907 |
| Leasehold improvements | 223,507 | - |
| Right-of-use asset | 813,615 | - |
| Furniture and fixtures | 4,410,605 | 4,270,637 |
| Construction in Progress | <u>12,547</u> | <u>194,588</u> |
| | 20,828,710 | 19,398,475 |
| Less accumulated depreciation and amortization | <u>(8,707,205)</u> | <u>(8,142,001)</u> |
| Premises and equipment, net | <u>\$ 12,121,505</u> | <u>\$ 11,256,474</u> |

Depreciation and amortization on premises and equipment charged to expense totaled \$766,687 and \$717,673 for the years ended December 31, 2022, and 2021, respectively.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 6 Premises and Equipment and Lease Commitments, continued

The Bank enters into leases in the normal course of business primarily for real estate used for bank branches and finance leases primarily for equipment. In addition, the Bank has entered into subleases for space in certain vacated branch locations.

Lease payments over the expected term are discounted using the Bank's incremental borrowing rate for borrowings of similar items. At December 31, 2022, the Bank had 14 leases consisting of branch locations and equipment. On the December 31, 2022 consolidated balance sheet, the right-of-use asset is classified within premises and equipment and the lease liability is included in other liabilities.

Supplemental lease information at December 31, 2022 is as follows:

Balance Sheet:

| | |
|---|------------|
| Operating lease right-of-use asset classified as premises and equipment | \$ 813,615 |
| Operating lease liability classified as other liabilities | 813,615 |

Statement of Income:

| | |
|---------------------------------------|------------|
| Weighted average lease term, in years | 2.78 years |
| Weighted average discount rate | 4.0% |

Future minimum lease payments as of December 31, 2022 are as follows for the next five years:

| <u>Year Ending December 31,</u> | |
|---|------------|
| 2023 | \$ 369,750 |
| 2024 | 224,423 |
| 2025 | 121,543 |
| 2026 | 131,274 |
| 2027 | - |
| Total undiscounted operating lease liability | 846,990 |
| Imputed interest | (33,375) |
| Total operating lease liability included in the balance sheet | \$ 813,615 |

Rental expense for these leases totaled \$375,595 and \$221,016 for 2022 and 2021, respectively, and is included in occupancy expense.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 7 Deposits

The aggregate amount of time deposits that meet or exceed the FDIC insurance limit of \$250,000 or more at December 31, 2022 and 2021 was approximately \$83,464,000 and \$156,284,000, respectively.

Scheduled maturities for time deposits for the next five years and in the aggregate thereafter were as follows:

| | |
|------------|-----------------------|
| 2023 | \$ 214,853,879 |
| 2024 | 42,622,535 |
| 2025 | 16,082,224 |
| 2026 | 1,212,166 |
| 2027 | 12,649,224 |
| Thereafter | <u>13,316,506</u> |
| Total | <u>\$ 300,736,534</u> |

Note 8 Related Party Transactions

During 2022 and 2021, the Bank had transactions made in the ordinary course of business with certain of its officers, directors and principal shareholders. All loans included in such transactions were made on substantially the same terms, including interest rate and collateral, as those prevailing at the time for comparable transactions with other persons, and did not, in the opinion of management, involve more than normal credit risk or present other unfavorable features.

Annual activity consisted of the following as of December 31:

| | <u>2022</u> | <u>2021</u> |
|-------------------|-------------------|--------------------|
| Beginning balance | \$ 627,640 | \$ 2,178,067 |
| Additions | 50,000 | 530,667 |
| Repayments | <u>(233,625)</u> | <u>(2,081,094)</u> |
| Ending balance | <u>\$ 444,015</u> | <u>\$ 627,640</u> |

During 2022 and 2021, the Bank paid Board fees and management/consultant fees to shareholders totaling \$216,500 and \$85,800, respectively. Shareholders have deposits in the Bank totaling \$106,264,828 and \$162,679,187 at December 31, 2022 and 2021, respectively, and earn market rates.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 9 Financial Instruments with Off-Balance-Sheet Risk

In the normal course of business, there are outstanding various commitments and contingent liabilities, such as commitments to extend credit and standby letters of credit, which are not reflected in the financial statements. The Bank's exposure to credit loss in the event of nonperformance by the other party to the financial instruments for commitments to extend credit and standby letters of credit is represented by the contractual or notional amount of those instruments. The Bank uses the same credit policies in making such commitments as it does for instruments that are included in the balance sheets.

The approximate amount of financial instruments whose contract amount represents credit risk was as follows:

| | 2022 | 2021 |
|------------------------------|----------------|----------------|
| Commitments to extend credit | \$ 243,345,000 | \$ 216,150,000 |
| Standby letters of credit | 1,621,000 | 233,000 |

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Bank evaluates each customer's creditworthiness on a case-by-case basis. The amount of collateral obtained, if deemed necessary by the Bank upon extension of credit, is based on management's credit evaluation. Collateral held varies but may include accounts receivable, inventory, property and equipment, and income-producing commercial properties.

Standby letters of credit are conditional commitments issued by the Bank to guarantee the performance of a customer to a third party. Standby letters of credit generally have fixed expiration dates or other termination clauses and may require payment of a fee. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers. The Bank's policy for obtaining collateral, and the nature of such collateral, is essentially the same as that involved in making commitments to extend credit.

The Bank has not been required to perform on any financial guarantees during 2022 or 2021. The Bank has not incurred any losses on its commitments in 2022 or 2021.

Note 10 Derivatives

Derivative Loan Commitments

Mortgage loan commitments are referred to as derivative loan commitments if the loan that will result from exercise of the commitment will be held for sale upon funding. The Bank enters into commitments to fund residential mortgage loans at specified times in the future, with the intention that these loans will subsequently be sold in the secondary market. A mortgage loan commitment binds the Bank to lend funds to a potential borrower at a specified interest rate and within a specified period of time, generally up to 60 days after inception of the rate lock.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 10 Derivatives, continued

Derivative Loan Commitments, continued

For mortgage loans purchased that are intended to be sold into the secondary market are generally committed on a mandatory delivery basis. The Bank's commitment to the secondary market generally occurs prior to the actual ownership of the loans and changes once the purchase transactions are completed.

The Bank's commitment to purchase mortgage loans on a mandatory delivery basis was \$27,594,091 and \$52,050,562 at December 31, 2022 and 2021, respectfully. The fair value of such commitments was not significant.

Outstanding derivative loan commitments expose the Bank to the risk that the price of the loans arising from exercise of the loan commitment might decline from inception of the rate lock to funding of the loan due to increases in mortgage interest rates. If interest rates increase, the value of these loan commitments decreases. Conversely, if interest rates decrease, the value of these loan commitments increases.

To protect against the price risk inherent in derivative loan commitments, the Bank utilizes "best efforts" forward loan sale commitments to mitigate the risk of potential decreases in the values of loans that would result from the exercise of the derivative loan commitments.

With a "best efforts" contract, the Bank commits to deliver an individual mortgage loan of a specified principal amount and quality to an investor if the loan to the underlying borrower closes. Generally, the price the investor will pay the seller for an individual loan is specified prior to the loan being funded (for example, on the same day the lender commits to lend funds to a potential borrower).

Note 11 Compensated Absences

Employees of the Bank are entitled to paid vacation, paid sick days and personal days off, depending on job classification, length of service, and other factors. It is impracticable to estimate the amount of compensation for future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Bank's policy is to recognize the costs of compensated absences when actually paid to employees.

Note 12 Commitments and Contingent Liabilities

The Bank is subject to claims and lawsuits which arise primarily in the ordinary course of business. It is the opinion of management that the disposition or ultimate resolution of such claims and lawsuits will not have a material adverse effect on the financial position of the Bank.

The Bank sells mortgage loans in the secondary market. Normally, these loans are sold without recourse. The Bank has not experienced any losses on mortgage loans sold in the secondary market during 2022 and 2021.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
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Note 12 Commitments and Contingent Liabilities, continued

The Bank is required to maintain insurance coverages, a certain specified level of minimum net worth and liquidity to maintain its approval status with the Department of Housing and Urban Development (HUD). As of December 31, 2022, the minimum net worth requirement was \$1,219,364 and the minimum liquidity requirement was \$38,129,313. As of December 31, 2022, the Bank's adjusted net worth and liquidity exceeded the minimum HUD requirements.

Note 13 FHLB Borrowings and Lines of Credit

The Bank has established unsecured lines of credit totaling \$48,000,000 for overnight purchase of federal funds. These lines may be cancelled without prior notification. There were no outstanding balances on these lines of credit at December 31, 2022 and 2021.

The Bank also has a credit line with the Federal Home Loan Bank of Dallas. At December 31, 2022, there were available borrowings on this line of \$443,019,316. This line is collateralized by a blanket lien of eligible loans totaling approximately \$553,970,900 and securities with an approximate carrying amount of \$569,000 at December 31, 2022. Refer to Note 2 for additional information regarding the pledged investment securities.

At December 31, 2022 and 2021, the outstanding balance on this line of credit was \$10,000,000. Interest rates are fixed and range from 1.502% to 1.526%. Interest is paid monthly, and principal balances are due at maturity. At December 31, 2022, \$1,500,000 of the outstanding borrowings mature in 2035 and the remaining \$8,500,000 mature in 2040. In addition, the Bank has outstanding Letters of Credit with FHLB totaling \$60,200,000 to secure public deposits.

At various times throughout 2022, the Bank had overnight advances outstanding for 1-3 days from FHLB. At December 31, 2022, the overnight advance was \$40,000,000. There were no overnight advances outstanding at December 31, 2021.

Note 14 Employee Benefit Plans

In 2011, the Bank amended its 401(k) plan and established an ERISA 404(c) plan that covers substantially all employees. The plan is a qualified salary reduction plan under section 404(c) of the Internal Revenue Code, which allows deferral of compensation of employees 21 years of age and older who complete a minimum of three consecutive months of service. The plan was amended in 2022 to lower the employee age from 21 to 18 and to eliminate the service requirement. Eligible employees are allowed to contribute up to the annual limit as set by the Internal Revenue Service. The Bank makes matching contributions to the plan based on an amount equal to 100% of the employee's elective deferrals not to exceed 5% of the employee's compensation for the plan year. The matching and discretionary contributions vest to the employee equally over a five-year period. The Bank's expense for 2022 and 2021 totaled \$782,233 and \$767,236, respectively.

Executive Deferred Compensation Plan

The Bank has an Executive Deferred Compensation Plan (EDC Plan), a nonqualified deferred compensation plan through which participating officers may elect to defer a portion of their current compensation. The deferred balances are matched by the Bank up to 5%, earn interest at 5% and are payable over a 15-year period following retirement. Upon disability or termination prior to retirement,

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
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DECEMBER 31, 2022 AND 2021

Note 14 Employee Benefit Plans, continued

Executive Deferred Compensation Plan, continued

the officers are vested in the total deferred compensation to that date plus interest. Upon death prior to retirement, the officers are vested in an amount equal to the greater of the total deferred compensation to that date plus interest or a fixed agreed upon amount.

Compensation expense, including participant deferrals and the Bank match, of \$104,550 and \$95,972 was recorded for the years ended December 31, 2022, and 2021, respectively. The Bank has purchased life insurance policies to fund future EDC Plan obligations. These policies had an aggregate cash surrender of \$2,801,584 and \$4,913,816 at December 31, 2022 and 2021, respectively. The liability for EDC obligations was \$1,395,287 and \$1,382,633 at December 31, 2022 and 2021, respectively.

Salary Continuation Plan

The Bank has a Salary Continuation Plan (SC Plan), a nonqualified deferred compensation plan which provides death and retirement benefits to certain officers. Benefits under the SC Plan are payable over a 15-year period following death or retirement. Upon disability prior to retirement, the officers are vested in the amount accrued to that date. Upon termination prior to retirement, the officers are vested in a percentage of the amount accrued to that date. The liability recorded for this SC Plan at December 31, 2022 and 2021 was \$1,078,595 and \$985,805, respectively.

During 2022, the Bank received life insurance proceeds of \$5,817,222 due to the death of a retired executive officer. The cash surrender value of life insurance was reduced by \$3,626,546 with the balance of \$2,190,676 recorded as other income.

Note 15 Concentration of Credit Risk

The Bank maintains its cash accounts with several correspondent banks. Generally, accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per bank. There were uninsured deposits totaling \$14,297,110 and \$53,779,898 at December 31, 2022 and 2021, respectively. Furthermore, federal funds sold are essentially uncollateralized loans to other financial institutions. Management regularly evaluates the credit risk associated with the counterparties to these transactions and believes that the Bank is not exposed to any significant credit risks on cash and cash equivalents.

The Bank grants agribusiness, commercial and real estate loans to customers located within Texas. A substantial portion of its debtors' ability to honor their contracts is dependent upon the agribusiness and real estate economic sectors in that geographic area. Concentrations of credit by loan type are set forth in Note 3.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 16 Regulatory Capital Matters

Banks are subject to regulatory capital requirements administered by state banking agencies. Capital adequacy guidelines and, additionally for banks, prompt corrective action regulations, involve quantitative measures of assets, liabilities, and certain off-balance sheet items calculated under regulatory accounting practices. Capital amounts and classifications are also subject to qualitative judgments by regulators. Failure to meet capital requirements can initiate regulatory action. The net unrealized gain or loss on available for sale securities is not included in computing regulatory capital. Management believes as December 31, 2022, the Bank met all capital adequacy requirements to which they are subject.

Prompt corrective action regulations provide five classifications: well capitalized, adequately capitalized, undercapitalized, significantly undercapitalized, and critically undercapitalized, although these terms are not used to represent overall financial condition. If adequately capitalized, regulatory approval is required to accept brokered deposits. If undercapitalized, capital distributions are limited, as is asset growth and expansion, and capital restoration plans are required. At year-end 2022 and 2021, the most recent regulatory notifications categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. There are no conditions or events since that notification that management believes have changed the institution's category.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 16 Regulatory Capital Matters, continued

Actual and required capital amounts and ratios are presented below by year end. (in thousands)

| | <u>Actual</u> | | <u>Required for Capital Adequacy Purposes</u> | | <u>To be Well Capitalized Under Prompt Corrective Action Regulations</u> | |
|--|---------------|--------------|---|--------------|--|--------------|
| | <u>Amount</u> | <u>Ratio</u> | <u>Amount</u> | <u>Ratio</u> | <u>Amount</u> | <u>Ratio</u> |
| As of December 31, 2022: | | | | | | |
| Total Capital to risk-weighted assets Bank | \$ 209,045 | 16.66% | \$ 100,391 | 8.00% | \$ 125,489 | 10.00% |
| Tier I (Core) Capital to risk-weighted assets Bank | \$ 193,348 | 15.41% | \$ 75,294 | 6.00% | \$ 100,391 | 8.00% |
| Common Tier I (CET1) to risk-weighted assets Bank | \$ 193,348 | 15.40% | \$ 56,470 | 4.50% | \$ 81,568 | 6.50% |
| Tier I (Core) Capital to average assets Bank | \$ 193,348 | 12.00% | \$ 64,474 | 4.00% | \$ 80,592 | 5.00% |
| As of December 31, 2021: | | | | | | |
| Total Capital to risk-weighted assets Bank | \$ 173,037 | 18.12% | \$ 76,377 | 8.00% | \$ 95,472 | 10.00% |
| Tier I (Core) Capital to risk-weighted assets Bank | \$ 161,811 | 16.95% | \$ 57,383 | 6.00% | \$ 76,378 | 8.00% |
| Common Tier (CET1) to risk-weighted assets Bank | \$ 161,811 | 16.95% | \$ 42,962 | 4.50% | \$ 62,057 | 6.50% |
| Tier I (Core) Capital to average assets Bank | \$ 161,811 | 11.54% | \$ 56,087 | 4.00% | \$ 70,109 | 5.00% |

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 17 Fair Value Measurements

The Bank has adopted authoritative guidance regarding fair value measurements for financial assets and financial liabilities. The authoritative guidance defines fair value, establishes a framework for measuring fair value in generally accepted accounting principles and expands disclosures about fair value measurements.

The authoritative guidance issued by the FASB defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market for the asset or liability. The price in the principal (or most advantageous) market used to measure the fair value of the asset or liability shall not be adjusted for transaction costs. An orderly transaction is a transaction that assumes exposure to the market for a period prior to the measurement date to allow for marketing activities that are usual and customary for transactions involving such assets and liabilities; it is not a forced transaction. Market participants are buyers and sellers in the principal market that are (i) independent, (ii) knowledgeable, (iii) able to transact and (iv) willing to transact.

The authoritative guidance issued by the FASB requires the use of valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. The market approach uses prices and other relevant information generated by market transactions involving identical or comparable assets and liabilities. The income approach uses valuation techniques to convert future amounts, such as cash flows or earnings, to a single present amount on a discounted basis. The cost approach is based on the amount that currently would be required to replace the service capacity of an asset (replacement cost). Valuation techniques should be consistently applied. Inputs to valuation techniques refer to the assumptions that market participants would use in pricing the asset or liability. Inputs may be observable, meaning those that reflect the assumptions market participants would use in pricing the asset or liability developed based on market data obtained from independent sources, or unobservable, meaning those that reflect the reporting entity's own assumptions about the assumptions market participants would use in pricing the asset or liability developed based on the best information available in the circumstances. In that regard, the authoritative guidance establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The fair value hierarchy is as follows:

- **Level 1 Inputs:** Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.
- **Level 2 Inputs:** Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. These might include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, volatilities, prepayment speeds, credit risks, etc.) or inputs that are derived principally from, or corroborated by, market data by correlation or other means.
- **Level 3 Inputs:** Unobservable inputs for determining the fair values of assets or liabilities that reflect an entity's own assumptions about the assumptions that market participants would use in pricing the assets or liabilities.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 17 Fair Value Measurements, continued

A description of the valuation methodologies used for instruments measured at fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy, is set forth below.

In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and the Bank's creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. The Bank's valuation methodologies may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. While management believes the Bank's valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

Securities Available-for-Sale: U.S. Treasury securities are reported at fair value utilizing Level 1 inputs. Other securities classified as available-for-sale are reported at fair value utilizing Level 2 inputs. For these securities, the Bank obtains fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U.S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayment speeds, credit information and the bond's terms and conditions, among other things.

Impaired Loans: Certain impaired loans are reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria.

Other Real Estate: Other real estate represents foreclosed assets that are reported at the fair value less estimated selling costs of the underlying property. The fair values are estimated using Level 2 inputs based on observable market data or Level 3 inputs based on information obtained from customized discounting criteria.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 17 Fair Value Measurements, continued

The following table summarizes financial assets measured at fair value on a recurring basis as of December 31, 2022 and 2021, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure the fair value. There were no financial liabilities measured at fair value on a recurring basis as of December 31, 2022 and 2021.

| | <u>Level 1 Inputs</u> | <u>Level 2 Inputs</u> | <u>Level 3 Inputs</u> | <u>Total Fair Value</u> |
|--|---------------------------|---------------------------|---------------------------|-----------------------------|
| December 31, 2022: | | | | |
| Available-for-Sale | | | | |
| U. S. Treasury securities | \$ 4,791,688 | \$ - | \$ - | \$ 4,791,688 |
| U.S. Government agency mortgage-backed securities | - | 10,867,408 | - | 10,867,408 |
| Collateralized mortgage obligations | - | 16,191,840 | - | 16,191,840 |
| SBA pools | - | 233,909 | - | 233,909 |
| Totals | <u>\$ 4,791,688</u> | <u>\$ 27,293,157</u> | <u>\$ -</u> | <u>\$ 32,084,845</u> |
| December 31, 2021: | | | | |
| Available-for-Sale | | | | |
| U.S. Government agency mortgage-backed securities | \$ - | \$ 24,263,399 | \$ - | \$ 24,263,399 |
| Collateralized mortgage obligations | - | 9,474,773 | - | 9,474,773 |
| SBA pools | - | 377,335 | - | 377,335 |
| Totals | <u>\$ -</u> | <u>\$ 34,115,507</u> | <u>\$ -</u> | <u>\$ 34,115,507</u> |

Certain financial assets are measured at fair value on a non-recurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets measured at fair value on a non-recurring basis include certain impaired loans reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note 17 Fair Value Measurements, continued

The following table summarizes financial assets measured at fair value on a non-recurring basis as of December 31, 2022 and 2021, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure the fair value. There were no financial liabilities measured at fair value on a non-recurring basis as of December 31, 2022 and 2021.

| | <u>Level 1 Inputs</u> | <u>Level 2 Inputs</u> | <u>Level 3 Inputs</u> | <u>Total Fair Value</u> |
|---|---------------------------|---------------------------|---------------------------|-----------------------------|
| December 31, 2022: | | | | |
| Impaired loans | \$ - | \$ 3,235,632 | \$ - | \$ 3,235,632 |
| Less specific valuation allowance for possible loan losses | - | (206,976) | - | (206,976) |
| Impaired loans, net | <u>\$ -</u> | <u>\$ 3,028,656</u> | <u>\$ -</u> | <u>\$ 3,028,656</u> |
| December 31, 2021: | | | | |
| Impaired loans | \$ - | \$ 2,695,824 | \$ 184,446 | \$ 2,880,270 |
| Less specific valuation allowance for possible loan losses | - | (178,531) | - | (178,531) |
| Impaired loans, net | <u>\$ -</u> | <u>\$ 2,517,293</u> | <u>\$ 184,446</u> | <u>\$ 2,701,739</u> |

Certain nonfinancial assets are measured at fair value on a non-recurring basis. Nonfinancial assets measured at fair value on a non-recurring basis include other real estate which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain other real estate, which subsequent to their initial recognition, were remeasured at fair value through a write-down included in other non-interest expense. The fair value of other real estate is estimated using Level 2 inputs based on observable market data obtained from independent third parties or Level 3 inputs based on customized discounting criteria. At December 31, 2022 and 2021, the Bank had other real estate totaling \$378,000 and \$324,759, respectively. Fair values were determined using Level 2 measurements.

During 2022, one foreclosed asset was measured at initial recognition with a charge-off of \$56,710. During 2021, there were no foreclosed assets remeasured at initial recognition that required a charge-off to be recognized in the allowance for loan losses. During 2022, one foreclosed asset was remeasured subsequent to initial recognition with a write-down of \$25,653 through other non-interest expense. During 2021, there were no foreclosed assets remeasured subsequent to initial recognition that required a writedown through other non-interest expense.

Charge-offs recognized upon loan foreclosures are generally offset by general or specific allocations of the allowance for loan losses and generally do not significantly impact the Bank's provision for loan losses. Regulatory guidelines require the Bank to reevaluate the fair value of other real estate owned on at least an annual basis.

Note 18 Subsequent Events

On March 14 and 15, 2023, the Bank increased the line of credit with the FHLB from \$10,000,000 to \$235,000,000. The borrowings have a weighted average interest rate of 4.49% and maturities ranging from two to six years.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATING BALANCE SHEETS
FOR THE YEAR ENDED DECEMBER 31, 2021

| | Texas Bank | Texas Bank Financial | TBFC | Merger Entries | Eliminations | Consolidated 12/31/2021 ⁽¹⁾ |
|--|-----------------------|-------------------------|----------------------|----------------------|-------------------------|---|
| ASSETS | | | | | | |
| Cash and due from banks | \$ 21,002,559 | \$ 2,015,147 | \$ 68,470 | \$ (6,044,814) | \$ (11,533,834) | \$ 5,507,528 |
| Federal funds sold | - | 1,608,000 | - | - | - | 1,608,000 |
| Interest-bearing deposits in banks | 248,076,452 | 77,689,116 | - | - | (91,022,208) | 234,743,360 |
| Cash and cash equivalents | 269,079,011 | 81,312,263 | 68,470 | (6,044,814) | (102,556,042) | 241,858,888 |
| Investment securities: | | | | | | |
| Available-for-sale | 19,133,960 | 14,981,547 | - | - | - | 34,115,507 |
| Held-to-maturity | 39,183,737 | 1,800,000 | - | - | - | 40,983,737 |
| Federal Home Loan Bank stock | 300,800 | 448,500 | - | - | - | 749,300 |
| Loans held-for-sale | - | 11,664,359 | - | - | - | 11,664,359 |
| Loans receivable, net | 377,954,956 | 631,187,919 | - | - | - | 1,009,142,875 |
| Accrued interest receivable | 1,411,683 | 2,990,468 | - | - | - | 4,402,151 |
| Premises and equipment, net | 4,407,642 | 6,848,832 | - | - | - | 11,256,474 |
| Other real estate owned | - | 324,759 | - | - | - | 324,759 |
| Goodwill | 1,586,790 | - | - | - | - | 1,586,790 |
| Cash surrender value of life insurance | 7,883,840 | - | - | - | - | 7,883,840 |
| Mortgage servicing rights | 874,027 | 5,348,483 | - | - | - | 6,222,510 |
| Investment in subsidiary | - | - | 79,187,818 | 83,861,561 | (163,049,379) | - |
| Other assets | 440,473 | 2,566,759 | - | - | - | 3,007,232 |
| Total Assets | \$ 722,256,919 | \$ 759,473,889 | \$ 79,256,288 | \$ 77,816,747 | \$ (265,605,421) | \$ 1,373,198,422 |
| LIABILITIES | | | | | | |
| Demand deposits | \$ 262,735,558 | \$ 102,563,434 | \$ - | \$ - | \$ (11,466,178) | \$ 353,832,814 |
| Interest-bearing transaction accounts | 303,050,935 | 343,825,777 | - | - | (91,089,864) | 555,786,848 |
| Time deposits | 69,619,156 | 221,773,455 | - | - | - | 291,392,611 |
| Total deposits | 635,405,649 | 668,162,666 | - | - | (102,556,042) | 1,201,012,273 |
| Advances from Federal Home Loan Bank | - | 10,000,000 | - | - | - | 10,000,000 |
| Accrued expenses and other liabilities | 2,989,709 | 2,123,405 | - | - | - | 5,113,114 |
| Total Liabilities | 638,395,358 | 680,286,071 | - | - | (102,556,042) | 1,216,125,387 |
| SHAREHOLDERS' EQUITY | | | | | | |
| Common stock | 1,250,000 | 500,000 | 500,000 | 421,770 | (1,750,000) | 921,770 |
| Capital surplus | 14,750,000 | 5,763,622 | 6,000,000 | 15,578,230 | (20,513,622) | 21,578,230 |
| Undivided profits | 67,916,599 | 73,217,625 | 73,049,717 | 61,871,785 | (141,134,224) | 134,921,502 |
| Accumulated other comprehensive loss | (55,038) | (293,429) | (293,429) | (55,038) | 348,467 | (348,467) |
| Total Shareholders' Equity | 83,861,561 | 79,187,818 | 79,256,288 | 77,816,747 | (163,049,379) | 157,073,035 |
| Total Liabilities and Equity | \$ 722,256,919 | \$ 759,473,889 | \$ 79,256,288 | \$ 77,816,747 | \$ (265,605,421) | \$ 1,373,198,422 |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

See Independent Auditor's Report.

TEXAS BANC FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATING STATEMENTS OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2021

| | Texas Bank | Texas Bank Financial | TBFC | Eliminations | Combined 12/31/2021 ⁽¹⁾ |
|--|----------------------|-------------------------|--------------|--------------|---------------------------------------|
| Interest income | | | | | |
| Loans, including fees | \$ 20,711,603 | \$ 38,213,839 | \$ - | \$ - | \$ 58,925,442 |
| Interest on debt securities | 1,727,877 | 218,324 | - | - | 1,946,201 |
| Dividend income | 2,000 | 4,291 | - | - | 6,291 |
| Interest on federal funds sold and deposits with other financial institutions | 496,983 | 118,653 | 85 | (85) | 615,636 |
| Total interest income | <u>22,938,463</u> | <u>38,555,107</u> | <u>85</u> | <u>(85)</u> | <u>61,493,570</u> |
| Interest expense | | | | | |
| Deposits | 585,717 | 3,916,735 | - | (85) | 4,502,367 |
| On borrowed funds | - | 153,170 | - | - | 153,170 |
| Total interest expense | <u>585,717</u> | <u>4,069,905</u> | <u>-</u> | <u>(85)</u> | <u>4,655,537</u> |
| Net interest income | 22,352,746 | 34,485,202 | 85 | - | 56,838,033 |
| Provision for loan losses | 35,800 | 2,401,025 | - | - | 2,436,825 |
| Net interest income after provision for loan losses | <u>22,316,946</u> | <u>32,084,177</u> | <u>85</u> | <u>-</u> | <u>54,401,208</u> |
| Non-interest income | | | | | |
| Service charges on deposit accounts | 966,275 | 140,983 | - | - | 1,107,258 |
| Debit card interchange income | 2,912,301 | 240,659 | - | - | 3,152,960 |
| Net gain on sales of loans | 965,240 | 4,472,459 | - | - | 5,437,699 |
| Net mortgage servicing fee income | 494,709 | 4,556,771 | - | - | 5,051,480 |
| Net appreciation in cash surrender value of life insurance | 214,735 | - | - | - | 214,735 |
| Net gain on sales of other real estate | - | 20,320 | - | - | 20,320 |
| Rental income | - | 251,745 | - | - | 251,745 |
| Other income | 392,691 | 3,453,686 | - | - | 3,846,377 |
| Total non-interest income | <u>5,945,951</u> | <u>13,136,623</u> | <u>-</u> | <u>-</u> | <u>19,082,574</u> |
| Non-interest expense | | | | | |
| Salaries and employee benefits | 9,943,453 | 18,466,187 | - | - | 28,409,640 |
| Occupancy and equipment expense | 1,161,307 | 1,168,255 | - | - | 2,329,562 |
| Debit card expenses | 1,869,777 | 195,574 | - | - | 2,065,351 |
| Data processing expense | 1,428,949 | 1,468,760 | - | - | 2,897,709 |
| Telecommunication expense | 364,908 | 217,192 | - | - | 582,100 |
| Professional and services fee | 256,007 | 56,260 | - | - | 312,267 |
| Legal and accounting fees | 297,653 | 350,944 | - | - | 648,597 |
| FDIC insurance premiums | 179,377 | 165,348 | - | - | 344,725 |
| Director and committee fees | 120,500 | 8,100 | - | - | 128,600 |
| Other expense | 1,433,973 | 2,386,412 | - | - | 3,820,385 |
| Total non-interest expense | <u>17,055,904</u> | <u>24,483,032</u> | <u>-</u> | <u>-</u> | <u>41,538,936</u> |
| Net Income | <u>\$ 11,206,993</u> | <u>\$ 20,737,768</u> | <u>\$ 85</u> | <u>\$ -</u> | <u>\$ 31,944,846</u> |

⁽¹⁾ Presented as if merger occurred effective January 1, 2021.

See Independent Auditor's Report.