


Citizens National Bank at Brownwood
1 Carnegie Street
Brownwood, Texas 76801
Jesse Mendoza SVP/COO
325-643-3545

**Citizens
National
Bank**
BROWNWOOD, TEXAS • MEMBER FDIC
Jesse Mendoza
Senior Vice President
Chief Operations Officer
PHONE 325-643-3545
CELL 325-203-8786
P.O. Box 1629
Brownwood, TX 76804
E-Mail: jmendoza@cnb-brownwood.com
www.cnb-brownwood.com

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

April 3, 2023

(Exhibit #26)



**Citizens
National
Bank**

1 CARNEGIE • P.O. BOX 1629
BROWNWOOD, TEXAS 76804
(325) 643-3545



March 31, 2023

Brown County Judge
ATTN: Honorable Shane Britton
200 S. Broadway Street, Suite 111
Brownwood, Texas 76801

Dear Judge Shane Britton,

Citizens National Bank is very appreciative for the opportunity of bidding on the County of Brown banking services. The contract period will be for 4 years, ending (60) days from the time fixed by law for the next selection of a depository.

As stated in the bid packet the evaluation process for a depository bank, Citizens National Bank states it's position and comments on the following:

1. Bank's financial position is adequate and satisfactory.
2. Bank's ability to pledge adequate securities against County funds will not be a problem, the Bank has sufficient acceptable securities to pledge to all County accounts.
3. Experience in providing depository services requested in bid to similar accounts, the Bank currently offers banking services to other local government entities.
4. Net rate of return on County funds will be bid at a competitive market rate.
5. Ability to meet service requirements is not a problem for the Bank to meet.
6. Cost of services will be at a very competitive price.
7. Cash management products available that will enhance the County's banking procedures, the Bank offer's on-line internet banking services.

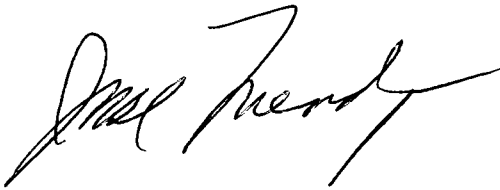
Please find enclosed the following items as requested per the bid packet of "County of Brown".

1. A completed "Specifications Bank Depository Contract" addressing each specific item.
2. Submitting of Financial Information:
 - a. The Bank's last three (3) quarterly Uniform Bank Performance Reports.
 - b. The Bank's last three (3) Call Reports.
 - c. The Bank's Annual Financial Reports for the past 2 years.
3. Certified or Cashier's Check in the amount of \$111,583.00.
4. A sample monthly collateral report.
5. Product description pricing.

6. A copy of Bank's Availability Schedule.
7. Memo from Sentry Management Inc dated 01/23/23 explaining the valuation of securities.

I hope you find, the submitted bid complete and competitive in today's rate market. Citizens National Bank has been providing banking services for the past 89 years. We take great pride in the professionalism of our staff and the service our customers have come to expect. We welcome the opportunity to be awarded the bid for Brown County. Should you need any additional information please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Jesse Mendoza". The signature is fluid and cursive, with a large initial "J" and "M".

Jesse Mendoza
Senior Vice President & Chief Operations Officer



**SPECIFICATIONS
BANK DEPOSITORY CONTRACT**

NOTICE:

The selection of County Depositories and the terms of depository contracts are governed by Tex. Loc. Gov't. Code Ann., Chapter 116 and Chapter 117 (Vernon 1999 and Supp.2000)

GENERAL SPECIFICATIONS:

- 1.1 **SCOPE OF THE CONTRACT** - It is the intent of the Brown County Commissioners' Court to contract with the bank desiring to be designated as the Brown County Depository Bank. The Contract will include Brown County Public Monies, the Trust Funds held by the County Clerk, the Registry Funds held by the District Clerk, the Funds held by the Brown, Callahan, and Coleman County Community Corrections departments, State Funds collected by the Tax Collector, and West Central Texas Interlocal Crime Task Force Funds.

CNB Response: Completely understood.

- 1.2 **RESPONSE REQUIRED FOR EACH SECTION AND SUBSECTION** - Each and every section and subsection of the Request for Application requires a response from the Bank Depository applicants. Responses should be carefully considered. Applicants must format responses in the same sequence as the Request for Application. Where totally appropriate, responses may consist of phrases such as "understood", "agreed", "no exception", or "not applicable".

CNB Response: Completely understood.

- 1.3 **MINOR EXCEPTIONS** - Minor exceptions, conditions, or qualifications to the provisions of the County's specifications must be clearly identified as such, with the reasons therefore.

CNB Response: Completely understood.

- 1.4 **QUESTIONS AND CLARIFICATIONS** - Any questions or requests for clarifications should be submitted to:

Ann Krpoun, Brown County Treasurer, Phone 325-646-3023/Fax 325-646-6033
E-mail: treasurer@browncountytexas.org

A written response will be mailed, faxed, or e-mailed to all banks that have received the Request for Applications.

CNB Response: Will comply.

CONTRACTURAL REQUIREMENTS:

- 2.1 **COMPLIANCE WITH STATUTES** - By returning the Worksheet, Bank acknowledges that it understands the Revised Civil Statutes of Texas, Article 2544. et seq. of the Revised Civil Statutes of Texas as revised by Local Government Code, Chapter 116.000 through 116.155, Chapter 117.001 through 117.057 as passed by the 70th leg. 1987, amended by the 71st leg. 1989, 72nd leg. 1991, 73^d leg. 1993, 74th leg. 1995, 75th leg. 1997, 76th leg. 1999, and Article 2547 a, b, c; and Article 2558a et seq.) that pertain to the managing and safekeeping of county funds, including but not limited to those specified, and will comply with those statutes. In this document the statutes will be referred to as the "Code".

CNB Response: Bank will comply.

- 2.2 **BANK AFFILIATION** - Each bank must be a member of the Federal Reserve System and the Federal Deposit Insurance, Corporation. A Bank must be a Federal or Texas chartered bank doing business in and having a full service facility within Brown County, Texas. Banks who operate under State of Texas bank charter may submit a request for application without membership in the Federal Reserve System. State chartered banks **MUST** be able to perform **ALL** services required by this request for application for either the Depository Bank and/or the Subdepository Banks.

CNB Response: Citizens National Bank at Brownwood is a National Chartered Bank, chartered in 1934, with OCC Charter # 14273 and FDIC Certificate # 14779.

State chartered banks who are submitting an application must be a member of the Federal Deposit Insurance Corporation.

- 2.:3 **DURATION** - The contract will be effective for a period of four (4) years ending sixty (60) days from the time fixed by law for the next selection of a depository. LGC 116.025. If a time deposit maturity extends beyond the expiration date of the depository contract, the issuer will pledge sufficient securities allowed by law for public funds to Brown County at no additional cost to the county for the duration of the time deposit.

Buy Out - Brown County if not satisfied with new service of the Bank when a buyout occurs reserves the right within 6 months to place this contract back out for request for applications.

CNB Response: The Bank understands this is for a (4) year depository bid.

- 2.4 **RENEGOTIATIONS** - Section 116.021 (b) (1) (2) of the Code specifies that: "If the contract is for a four-year term, the contract shall allow the bank to establish, on the basis of negotiations with the county, new interest rates and financial terms of the contract that will take effect during the final two years of the four-year

contract if:

- (1) the new financial terms do not increase the prices to the county by more than 10 percent; and
- (2) the county has the option to choose to use the initial variable interest rate option or to change to the new fixed or variable interest rate options proposed by the bank

CNB Response: Completely understood.

- 2.5 **INVESTMENTS MADE OUTSIDE DEPOSITORY BANKS** - Brown County reserves the right to make investments outside the Depository Bank in accordance with the Laws of the State of Texas, as a result of court order, and the Investment Policy of Brown County

CNB Response: Completely understood.

- 2.6 **SUBMITTING FINANCIAL STATEMENTS** - Banks wishing to be designated as the Depository Bank will provide the following information **upon request:**

- (1) The Bank's last three (3) quarterly Uniform Bank Performance Reports.
- (2) The Bank's last three (3) Call Reports.
- (3) The Bank's Annual Financial Reports for the past 2 years.

CNB Response: Documents are included with the depository bid.

- 2.7 **GOOD FAITH GUARANTEE** - A Bank desiring to be the Depository Bank must submit with the Worksheet a certified check or a cashier's check in the amount of. **\$111,583.00** [one-half percent of the County's revenue for the preceding year, Code 116.023,2,(c), payable to Brown County as a guarantee of good faith. The check will be held by the County until a Depository Bank is selected and security has been pledged (Fifteen (15) days).

CNB Response: Please see enclosed cashier's check in the amount of \$111,583.00

- 2.8 **LIQUIDATED DAMAGES FOR NOT PROVIDING SECURITY** - As stated in Code Section 116.023:

"If a bank is selected as a depository and does not provide the bond and/or security, the county shall retain the amount of the check (Section 2.7 page 7, Good Faith Guarantee) as liquidated damages." A new depository shall then be selected.

CNB Response: Completely understood.

2.9 **SECURITY** - Within Fifteen (15) days after the selection of the depository the selected Bank shall qualify as provided by law. The County will accept Surety Bonds and/or a Securities Pledge Contract provided for under Tex. Loc. Gov't Code Ann. Chapter 116, as the method of securing the funds of the County. The bank selected as depository will execute within the time prescribed by law a security pledge contract accompanied by securities as hereinafter specified, and/or a bond issued and executed by a solvent surety company or companies authorized to do business in the State of Texas or both such securities pledge contract and bond.

To compensate for increases or decreases in County Deposits and fluctuations of market value of pledged collateral, the minimum market value of collateral will be 105% of County deposits.

Pledged securities shall be the kind prescribed by law under Tex. Loc. Gov't Code Chapter 116 and must be acceptable to Brown County. The following securities are acceptable to Brown County:

1. U.S. Treasury Notes
2. U.S. Treasury Bills
3. Government National Mortgage Association Certificates
4. Federal Farm Credit Banks Notes and Bonds
5. Federal Home Loan Banks Notes and Bonds
6. Federal National Mortgage Association Notes and Bonds
7. Federal Home Loan Mortgage Corporation Notes and Bonds
8. State of Texas Bonds
9. Bonds of City, County and Independent School Districts located in Texas with a Moody's rating of AA or better or a Standard and Poor's rating of AA or better.
10. Letters of Credit

CNB Response: Completely understood.

Adjustable rate mortgages (ARMs) and Collateralized Mortgage Obligations (CMOs) will not be acceptable. The bank must be the true and legal owner of all securities, which will be pledged to the County. The securities must be free and clear of all liens, claims, or pledged for other purposes. The County will not accept any security acquired by the bank under a repurchase agreement. The securities will be deposited with the Federal Reserve Bank of Dallas without expense to the County under an appropriate contract to be drawn to the provisions of Tex. Loc. Gov't Code Chapter 116 and amendments in accordance with the application, if approved.

CNB Response: Completely understood.

2.110 **COLLATERAL MANAGEMENT**- The Depository Bank must include, as part of the application, a statement as to how the bank intends to ensure, on a daily basis, that sufficient collateral is pledged to protect covered accounts. Also a detailed

quarterly collateral report is required. The report shall contain security descriptions, par value/current face and current market value.

CNB Response: Bank management reviews all accounts with large balances of \$10,000.00 or more on a daily basis. A report of all Public Funds showing current balances in comparison to amount pledged based on market value of securities is submitted to the Board for monthly review and approval. The Bank will mail out monthly, a detailed quarterly collateral report with the appropriate information as requested.

- 2.11 **VALUE OF COLLATERAL** - The Depository Bank must propose how it will value pledged securities. The County at any time may investigate the value of any of the securities that may be pledged by the Bank. The full cooperation of the Bank will be required in such instance.

CNB Response: The Bank currently utilizes the services of Sentry Management, for our bond portfolio, they are an investment advisory firm out of Wichita Falls, Texas. They prepare monthly reports that are utilized for the accounting and valuation of each security or bond that is in the Banks Bond portfolio. For further explanation please see attached memo from Sentry Management Inc dated January 23, 2023.

SERVICE REQUIREMENTS

- 3.1 **CONTACT PERSON** - Bank must identify a local senior *level* management person who will be responsible for overseeing the County's entire relationship, who would serve as the County's primary contact and who would be able to make decisions regarding operational aspects of this contract.

Bank must also provide a list of contact personnel within the bank who are qualified to provide information and assistance in the following areas:

- General Information
- Posting and Deposit Discrepancies
- Stop Payments
- Collateral Adequacy
- Internal Transfers
- Wire Transfers
- Online PC Service
- Certificates of Deposit rate quotes

CNB Response: The Bank has identified 2 Senior Officers that will be responsible For overseeing the County's entire relationship; Jesse Mendoza – Senior Vice President & Chief Operations Officer and J D Johnson – President & Chief Executive Officer.

The following Personnel will be responsible for the following items.

Shelia King – General Information

Shelia King – Posting and Deposit Discrepancies

Any Customer Service Staff Member - Stop Payments

Gabriel Cardenas – Collateral Adequacy

Any Customer Service Staff Member – Internal Transfers

Gabriel Cardenas or Will Locke – Wire Transfers

Will Locke – Online PC Service

Brenda Vernon and any New Account Rep. – Certificates of Deposit rate quotes

- 3.2 **ON-LINE SERVICES** - It is requested that as a part of the application the Depository Bank will provide an on-line PC communication link to the County for daily reporting of fund balances, managing controlled disbursements, collected and ledger balances, stop payment requests, confirmations, and detailed debits and credits. Attach product description, pricing, and sample reports for the on- line PC link available.

CNB Response: The bank has an on-line PC access, (CNB-Brownwood.com) is the web address. This will allow the county to have access to daily reporting of fund balances, managing controlled disbursements, view balances along with detailed debits and credits. This product is provided at no charge.

- 3.3 **STATEMENTS** - Monthly bank statements will include checks, deposit slips, transfer slips and debit and credit memos, processed for ALL accounts. The daily ledger balances, *average* daily collected balances, number of debits, number of credits, and other items on which charges are based, should also be included in each monthly statement.

Statements should be processed no later than five (5) business days after the close of each month.

CNB Response: Monthly statements are provided with the information being requested. Also, statements cut off at the end of each month and are mailed within (5) business days after close of each month.

- 3.4 **PAYROLL DIRECT DEPOSIT** - Bank must provide the capability for the county to utilize "Direct Deposit" payroll processing, allowing employees to select the bank of their choice.

CNB Response: The Bank provides this service for Business Accounts.

- 3.5 **ACH TRANSACTIONS**- Bank must provide for acceptance of ACH (Automated Clearing House) credits and debits.

CNB Response: The Bank provides this service for all accounts.

- 3.6 **WIRE TRANSFERS** - Bank must provide the ability to send wire transfers on an automated or manual basis, and also to provide the ability to receive wire transfers. Bank must provide the ability to restrict outgoing wire transfers (debits) to only those authorized.

CNB Response: The Bank provides this service for all accounts. In addition the Bank has a set of policies and procedures that are strictly adhere to for the safety of the customer as well as the Bank.

- 3.7 **INTEREST RATES** - Floating interest rate bids and a fixed interest rate bids on accounts and certificates of deposit will b quoted by the Bank. Brown County reserves the right to select the rate most favorable to the County at anytime during the term of the contract, within the guidelines of Section 116.021 (b) of the Code.

CNB Response: The Bank understands that Brown County reserves the right to select the rate most favorable to the county anytime during the term of the contract.

- 3.8 **DISBURSEMENT SERVICES** - The successful Bank will furnish standard disbursing services for all accounts to include the payment of all County checks upon presentment. Bank must also agree to cash, without charge to the County or County employee, an employee's payroll check whether or not the employee has an account with the Bank. This will include any of the Bank's locations or motor-bank facilities in Brown County, Texas.

CNB Response: The Bank will adhere to this request for all County employees, also the Bank does not charge for cashing checks that are drawn on the bank.

- 3.9 **DEPOSIT SERVICES** - The Bank will guarantee immediate credit on all wire transfers, ACH transactions and government checks upon receipt and all other checks based on the Bank's Availability Schedule. All deposits received before the Bank's established deadline will be credited daily. Bank will include a copy of their Availability Schedule as part of the application.

CNB Response: Completely understood. Please see the attached Availability Schedule.

- 3.10 **CASH OVERDRAFTS** - For the purpose of determining cash overdrafts, the daily cash balance in all County accounts will be added together and if a negative balance occurs, the County's account is considered to be over-drafted. An applicable insufficient funds fee can then be charged.

CNB Response: Completely understood.

3.11 **COMPUTERIZED OUTPUT** - The Bank must provide the capability for the County to download paid items that will be utilized in the bank account reconciliation process.

CNB Response: Items can be downloaded through the online internet banking application.

3.12 **SECURITY SAFEKEEPING** - Bank must provide for book entry/OTC acceptance and safekeeping of investment securities. A month end safekeeping statement including market values will be provided. Indicate costs associated with a security purchase settlement.

CNB Response: Completely understood, the Bank can provide this service should the need arise.

3.13 **CREDIT CARD** - Brown County may request issue of Visa/Master Card, at the Discretion of the County Auditor.
Credit Cards issued (Brown County's Name) will only be issued with approval of Commissioners Court, as presented by the County Auditor.

Bank shall receive authorization notification of approved requests from the County Auditor.

- Any Credit Card issued without proper authorization shall be the liability of the bank.
- Including charges using said credit card.

Bank shall send credit cards to the County Auditor for distribution.

CNB Response: Completely understood.

3.14 **PAYMENT FOR SERVICES** - The County requests that payment for services and supplies provided be as follows:

Settlement for service charges will occur every six months. If the earnings credit exceeds the total service charges for the six months, there is no service charge payment due. If the earnings credit is less than the total service charges for the six-month period, an invoice for the amount of the net deficiency will be presented to the County Auditor.

CNB Response: Completely understood.

3.15 **CASH MANAGEMENT** - On an ongoing basis the County will require cash management advice as to how accounts and procedures should be structured. Also, the County will want to be kept informed of recent developments in cash management products. Banks are invited to propose additional cash management services that are not specified herein.

CNB Response: Completely understood.

3.16 **EXPENSE ALLOWANCE** - State the dollar amount, if any, that the Bank will be willing to provide for expenses incurred due to changing depository banks. (For example: checks, deposit slips, endorsement stamps, and etc.)

CNB Response: Up to \$500.00

3.17 **AUDIT PROCEDURES** - Brown County's internal and external auditors utilize standard bank confirmations during their audit procedures. The Depository Bank shall furnish the information requested at no cost within a reasonable time period. The Treasurer or the County Auditor are authorized to request the confirmations on any account maintained by the Depository Bank, including those accounts on which they may not be on the signature card.

CNB Response: Completely understood.

3.18 **OTHER SPECIFIC SERVICES** - the Bank will acknowledge services provided and attendant fees for such. Also indicate charges for the following:

-- Locked or Sealable bags	<u>No Charge</u>
-- Laser Checks	<u>County Cost</u>
-- Checks (in individual books or binders)	<u>County Cost</u>
-- Deposit Slips	<u>County Cost</u>
-- Endorsement Stamps	<u>County Cost</u>
-- Coin Wrappers	<u>No Charge</u>
-- Currency Straps	<u>No Charge</u>

3.19 **OTHER UNSPECIFIED SERVICES AND/OR COSTS** - Other services and/or costs not specified in this document should be listed and attached, along with a description and unit pricing.

**APPLICATION WORKSHEET
BANK DEPOSITORY CONTRACT**

VARIABLE AND FIXED RATE BIDS:

Supply rate quotes for the following:

	Variable <u>Interest Margin</u>
Interest-Bearing Checking Accounts	<u>Daily fed fund target rate less 75 basis points</u> <u>Adjusted 1st day of the month</u>
Money Market Savings Accounts	<u>Daily fed fund target rate less 75 basis points</u> <u>Adjusted 1st day of the month</u>
Trust Fund Savings Accts.	<u>Daily fed fund target rate less 75 basis points</u> <u>Adjusted 1st day of the month</u>
Minimum Balance Required:	<u>\$10,000.00</u> (Interest Checking, Accounts)
Minimum Rate:	<u>1.00%</u> (All Interest Baring Accounts)
Current Fed Fund Target Rate	<u>5.00%</u> As of 03/31/2023

Certificates of Deposit - Variable Interest Rate

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

	less than \$100,000.00	more than \$100,000.00
2. Maturity 30-59 days	- <u>50</u> basis points	- <u>50</u> basis points

Certificates of Deposit- Fixed Interest Rate .

Use the date of February 28, 2023 for calculation purposes

Bank will use Fed Funds Target Rate. As of 2/28/23 it was 4.75%

	less than \$100,000.00	more than \$100,000.00
2. Maturity 30-59 days	- <u>50</u> basis points	- <u>50</u> basis points

COST ANALYSIS WORKSHEET – NO SERVICE CHARGE ON ALL ACCOUNTS

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	_____	_____	_____
COMMERICAL 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
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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	_____	_____	_____
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TOTALS	_____	_____	_____
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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.

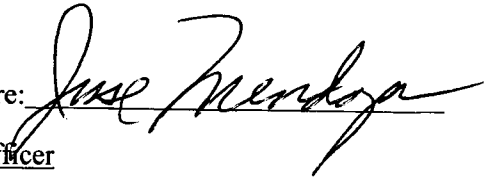
All unsigned applications will be disqualified.

Name and address of Bank:

Citizens National Bank at Brownwood
1 Carnegie Street

Brownwood Texas 76801

Name: Jesse Mendoza

Signature: 

Title: Senior Vice President & Chief Operations Officer

Telephone Number: 325-643-3545 Ext. 321

E-Mail: jmendoza@cnb-brownwood.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 or Pledge Security Listing.
- C. Product description pricing.
- D. A Copy of Bank's Availability Schedule.
- E. Memo from Sentry Management Inc dated 01/23/23 explaining the valuation of securities.
- F. 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

CASHIER'S CHECK - CUSTOMER COPY

BCV

March 31, 2023

344083

Purchaser: CITIZENS NATIONAL BANK

\$111,583.00

NON NEGOTIABLE

PAY TO THE ORDER OF:
BROWN COUNTY

Notice to Customer
If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND BACKGROUND PLUS A KNIGHT & FINGERPRINT WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

NB Citizens National Bank
1 Carnegie • P.O. Box 1629
Brownwood, Texas 76804

CASHIER'S CHECK



BCV

March 31, 2023

344083

Purchaser: CITIZENS NATIONAL BANK

\$111,583.00

One Hundred Eleven Thousand Five Hundred Eighty Three Dollars And 00/100*****

PAY TO THE ORDER OF: BROWN COUNTY

Grande Beckon

Two Signatures Required over 25,000.00

Joe Merz
Authorized Signature

⑈ 344083 ⑈ ⑆ 111901580 ⑆

⑈ 1700049 ⑈

Pledge Security Listing

March 31, 2023

ID	CUSTID	Description	Safetkeeping Location	Safetkeeping Receipt	Coupon	Maturity Date	Call Date	Moody	S&P	Rich	ASC 320	Face Amount	Current Par	Current Book Value	Market Value	Gain/(Loss)
362	3128PRT71	FG 8/17/74	T.L.B.	0	3.00	01/01/2027		AA	AA+	AA	A/S	2,000,000	93,501.18	94,287.48	90,501.04	(3,786.44)
706	3135GAB82	FNMA (12/21 QTY CALL)			0.63	12/17/2025	06/17/2023	AA	AA+	AA	A/S	2,000,000	2,000,000.00	2,000,000.00	1,809,480.00	(190,520.00)
760	3130MGE17	FHLB (4/22 QTY CALL)			1.05	01/14/2025	04/14/2023	AA	AA+	AA	A/S	5,000,000	5,000,000.00	5,000,000.00	4,687,300.00	(312,700.00)
Total												21,867,525	16,576,717.39	16,571,803.58	15,301,676.78	(1,276,126.80)

6005-City of Brownwood

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

CITIZENS NATIONAL BANK AT BROWNWOOD

P O BOX 1629

BROWNWOOD, TX 76801

(325)643-3545

REGULAR CHECKING ACCOUNT - BUSINESS

Credit against fees - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit rate for your account is based on the current T-bill rate. At any time and at our discretion, the periodic earnings credit rate may change. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Account Maintenance: \$5.00 per statement
- Credits Posted: \$.25 per item
- Debits Paid: \$.15 per item
- Charge Back: \$1.50 per item
- Coin: \$.10 per item
- Currency: \$.25 per item
- Deposit Items: \$.05 per item

Additional Terms - The following additional terms apply to this account:

Monthly statements will be provided by mail or E-statements.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

CITIZENS NATIONAL BANK AT BROWNWOOD

P O BOX 1629

BROWNWOOD, TX 76801

(325)643-3545

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business day(s) after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar day(s) after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

P.O. Box 1629
Brownwood, TX. 76804

Phone: (325)643-3545

E-Mail: cnb@cnb-brownwood.com

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include--

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the amount of the check, the name of the person to whom you wrote the check and Copy of the check.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

CITIZENS NATIONAL BANK AT BROWNWOOD

P O BOX 1629

BROWNWOOD, TX 76801

(325)643-3545

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Xpress Banking transactions - types of transactions - You may access your account by telephone using your account number(s), personal identification number (PIN) and touch tone phone to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to CNB Loan Accounts
- get balance information about checking or savings
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings

You may access your account for telephone transactions at the following number(s) and during the following hours:

- (855)796-6768 (24 Hours)

CNB Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM at pulse and Cirrus using your CNB Debit Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from Checking or Savings to Checking or Savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

CNB Debit Card point-of-sale transactions - types of transactions - You may access your checking or your Savings allowed if linked to checking account(s) using your CNB Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your CNB Debit Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Internet Banking - types of transfers - You may access your accounts at www.cnb-brownwood.com and using your account number(s), personal identification number (PIN) and Security Questions to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to CNB Loan Accounts
(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)
- get balance information about checking, savings, certificate of deposit, line of credit or IRAS and CNB Loan Accounts
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings

Bill Payment Service - types of transfers -

You may access this service by computer at www.cnb-brownwood.com and using your user name and password and account number(s).

You may access this service to:

- make payments from your checking account(s) to any merchant or third party that would accept prearranged payment.

Mobile Device Access - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your User identification name, Password and Responses to multifactor authentication questions. You may use this service to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking to Loan
- make payments from Savings to Loan
(Payments made by paper check to specified payees (as disclosed separately) will NOT be subject to these Electronic Fund Transfers Rules.)
- get balance information about checking, savings, certificate of deposit or Loans
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings
- Make deposits to checking or savings accounts by capturing a picture of check.

Order checks

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings, Money Markets account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (325)643-3545 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your Checking account(s).

You will get a monthly account statement from us for your Savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Citizens National Bank
Bookkeeping Department
1 Carnegie
P. O. Box 1629
Brownwood, TX 76801
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday
Holidays are not included.
PHONE: (325)643-3545

Notice Of Basic Safety Precautions for ATM Card And Night Deposit Facility Users

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility or using your ATM card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your ATM card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you - and never provide the merchant with the PIN to your ATM card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain alert to your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
11. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in

a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

12. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
13. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.
14. Don't display your cash; pocket it as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
15. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
16. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**CITIZENS NATIONAL BANK AT BROWNWOOD
P O BOX 1629
BROWNWOOD, TX 76801
(325)643-3545**

TERMS AND CONDITIONS OF YOUR ACCOUNT

Contents:

1. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

2. AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state in which our office is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally

applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

3. LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

4. DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them.

If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the Account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip.

We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse to verify or guarantee their indorsements, or indorse in our presence.

5. WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

6. SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION NOTICE - The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary. **SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. **SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate. **MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP** - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP** - The parties to the account own the account in proportion to the parties' net contributions to the

account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries. **CONVENIENCE ACCOUNT** - The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account. **TRUST ACCOUNT** - The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

7. BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

8. STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us.) We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

9. TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

10. AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

11. STATEMENTS - Your Duty to Report Unauthorized Signatures, Alterations and Forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement and items available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Check - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

12. ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

13. DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

14. TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

15. SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan.

We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

16. RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

17. FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

18. INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

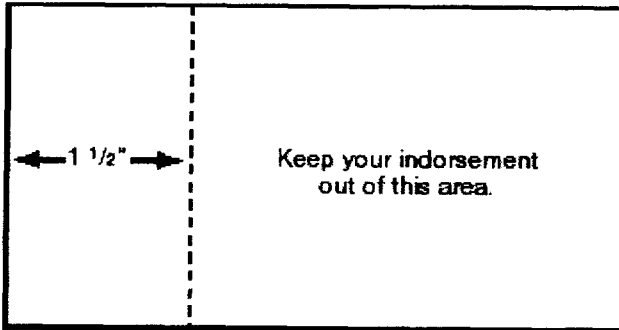
As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

Name	7654
Address, City, State	_____ 20 _____
Pay to the order of	_____ \$ _____
	_____ dollars
Bank Name and Location	_____
Memo	_____
⑆ 1 2 3 4 5 6 7 8 9 ⑆	7654

FRONT OF CHECK

TRAILING EDGE

YOUR INDORSEMENT MUST BE WITHIN THIS AREA



BACK OF CHECK

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

19. DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

20. FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

21. CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

22. LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

23. CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

24. CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

25. TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

26. ACCOUNT SECURITY - Duty to Protect Account Information and Methods of Access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear

the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

27. REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

28. TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

29. CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

30. EARLY WITHDRAWAL PENALTIES (AND INVOLUNTARY WITHDRAWALS) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

31. ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

32. RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

33. WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

34. UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

35. ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**CITIZENS NATIONAL BANK AT BROWNWOOD
P O BOX 1629
BROWNWOOD, TX 76801
(325)643-3545**

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all transaction 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 3:00 p.m. 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 3:00 p.m. 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 accounts. 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 after we receive your deposit, 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:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- 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.

SENTRY MANAGEMENT, INC.

INVESTMENT ADVISERS

MEMO

TO: Whom it may Concern
FROM: Murphy Davis, Sr., CFA, Chairman
RE: SMI Portfolio Pricing
DATE: January 23, 2023

Sentry Management, Inc. provides third party pricing to Citizens National Bank at Brownwood Texas. Sentry is an independent financial advisor and is not affiliated with any of its portfolio customers and maintains no relationships that would in any way impair its ability to provide independent evaluations of the security portfolio. Our software system provider is HilltopBancSystems (HBS). The HBS Manager software employs a matrix pricing system that is updated each month and is largely dependent upon information obtained from third party sources, and this is used if Bloomberg pricing is unavailable. Sentry also downloads bid-side prices from Bloomberg on every security when available.

Because clients need to have their portfolio reports before the end of the month to make accounting entries, the matrix and underlying yield curve information is not as of the last day of the month, but typically about 9 to 10 days before month end, however, fair values for the December 31st report are appraised as of the last day of the year. I have enclosed a document from Louis Pabor of HBS detailing their pricing methodology for each type of security.

In addition to the matrix pricing provided by HBS, we run an edit report for each type of security to determine if items are outside an acceptable variance when compared to the previous month. Any securities that fall outside the acceptable variance are hand checked by our trading desk, to determine if the value is reasonable or should be changed.

It has been our experience that the valuations we receive by this method are as accurate as other pricing services we have used, including Bloomberg, Merrill Lynch and FT Interactive pricing services. While we believe the fair values on the portfolio printout are reliable, they represent approximate values and do not constitute actual bids.

We make every effort to determine fair market value on all securities but are not responsible for actual prices at which securities trade.

Citizens National Bank at Brownwood
1 Carnegie Street
Brownwood, Texas 76801
Jesse Mendoza SVP/COO
325-643-3545

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

FDIC Certificate # 14779
OCC Charter # 14273
Public Report

FRB District/ID_RSSD 11 / 233358
County: BROWN

CITIZENS NATIONAL BANK AT BROWNWOOD, BROWNWOOD, TX
December 31, 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 Noninterest Income, Expenses and Yields--Page 3 of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All data. The information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown herein. For questions regarding content of reports contact: 1-888-237-3111 or email: cdr.help@cdr.ffiec.gov

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State Average

Financial Institution Address:
CITIZENS NATIONAL BANK AT BROWNWOOD
1 CARNEGIE

BROWNWOOD TX
76801

The Current Federal Regulator is:
Office of Comptroller of the Currency

The bank was established on: 09/29/1934

The current peer group for this bank is: 9

Insured commercial banks having assets between \$100 million and \$300 million, with 2 or fewer full service banking offices and not located in a metropolitan statistical area

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.

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.

Bank Holding Company Information:

FRB District / ID_RSSD 11 / 1103373
BROWNWOOD BANCSHARES, INC.
BROWNWOOD, TX

	12/31/2022			12/31/2020			12/31/2019		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Earnings and Profitability									
Percent of Average Assets:									
Interest Income (TE)	2.90	3.48	15	3.42	3.87	21	3.91	4.15	36
- Interest Expense	0.28	0.35	37	0.17	0.54	5	0.18	0.56	5
Net Interest Income (TE)	2.62	3.12	17	3.26	3.32	44	3.73	3.58	62
+ Noninterest Income	0.60	0.41	80	0.68	0.47	76	0.72	0.48	80
- Noninterest Expense	2.14	2.16	48	2.25	2.34	44	3.53	2.45	94
Pre-Provision Net Revenue (TE)	1.08	1.39	25	1.69	1.50	64	0.92	1.65	7
- Provision: Loan & Lease Losses	0.01	0.04	49	0.11	0.13	55	0.07	0.10	51
- Provision: Credit Loss Oth Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.07	1.34	28	1.58	1.34	70	0.85	1.52	9
+ Realized Gains/Losses Sec	0.00	-0.01	87	0.00	0.02	54	0.00	0.00	76
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	92	0.00	0.00	88	N/A	0.01	N/A
Pretax Net Operating Income (TE)	1.07	1.32	29	1.58	1.38	66	0.85	1.52	9
Net Operating Income	1.03	1.13	42	1.53	1.19	75	0.77	1.30	12
Net Inc Attrib to Min Infs	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	0.85	1.03	32	1.25	1.08	68	0.67	1.18	9
Net Income	1.03	1.13	42	1.53	1.19	75	0.77	1.30	12

Margin Analysis:

Avg Earning Assets to Avg Assets	95.73	96.36	40	96.09	94.71	67	94.19	95.28	32
Avg Int-Bearing Funds to Avg Assets	55.08	66.20	11	47.52	67.15	3	51.54	69.23	5
Int Inc (TE) to Avg Earn Assets	3.03	3.62	18	3.56	4.09	20	4.15	4.37	39
Int Expense to Avg Earn Assets	0.29	0.37	37	0.17	0.57	5	0.19	0.59	5
Net Int Inc-TE to Avg Earn Assets	2.74	3.24	20	3.39	3.51	41	3.96	3.77	62

Loan & Lease Analysis:

Net Loss to Average Total LN&LS	0.01	0.03	54	0.11	0.09	70	0.17	0.09	77
Earnings Coverage of Net Losses (X)	384.25	224.63	78	33.03	86.46	52	9.25	91.52	21
LN&LS Allowance to LN&LS Net Infs	1.71	1.45	71	2.00	1.54	79	1.47	1.44	56
LN&LS Allowance to Net Losses (X)	260.13	114.34	83	16.84	46.84	51	8.77	45.80	33
LN&LS Allowance to Nonaccrual LN&LS (X)	9.21	9.85	70	13.66	5.72	86	16.25	5.79	85
30-89 Days Past Due	2.62	0.56	95	3.40	0.61	96	1.41	0.88	75
Total LN&LS-90+ Days PD & Nonaccrual	0.23	0.48	49	0.30	0.83	36	0.39	0.86	40
Non-Curr Lns+OREO to Lns+OREO	0.23	0.53	46	0.40	0.96	37	3.25	1.05	89

Liquidity

Net Non Core Fund Dep New \$250M	0.35	-2.00	51	-13.80	-8.68	34	-9.87	1.26	19
Net Loans & Leases to Assets	41.56	53.71	23	38.46	53.48	18	53.91	58.85	36
Net Loans & Leases to Deposits	44.31	61.59	18	43.71	63.20	15	61.65	70.22	33

Capitalization

Leverage Ratio	10.1679	11.37	35	11.4800	11.41	57	12.2736	12.17	56
Total Capital Ratio	20.0147	18.76	65	24.7212	19.97	76	21.2288	20.15	65
Cash Dividends to Net Income	84.95	43.46	88	91.12	50.24	90	175.11	47.28	99
Non-	0.88	2.36	43	1.30	4.43	32	14.08	4.82	88
Curr Lns+OREO to T1 Capital+Allowance									

Growth Rates

Total Assets	-6.80	1.63	8	9.95	13.70	31	-2.06	2.32	18
Tier 1 Capital	1.60	5.86	14	1.15	4.83	13	-4.57	5.59	0
Net Loans & Leases	14.09	10.50	68	-8.19	2.82	9	-2.41	4.64	15
Short Term Investments	-64.10	-26.57	19	67.82	78.71	58	-37.81	11.89	16
Short Term Non Core Funding	9.79	54.15	42	-29.84	9.81	22	-2.92	19.18	40

Average Total Assets
Net Income
Number of banks in Peer Group

294,599
3,049
331



233,772
3,580
334



206,519
1,599
329

	12/31/2022	12/31/2020	12/31/2018
Interest and Fees on Loans	6,355	8,027	6,244
Income From Lease Financing	0	0	0
Tax-Exempt	196	131	215
Estimated Tax Benefit	52	35	57
Income on Loans & Leases (TE)	6,407	8,062	6,301
US Treas & Agency (Excl MBS)	997	818	718
Mortgage Backed Securities	198	407	206
Estimated Tax Benefit	52	82	96
All Other Securities	520	453	507
Tax-Exempt Securities Income	194	307	360
Investment Interest Income (TE)	1,767	1,760	1,529
Interest on Due From Banks	42	58	9
Int on Fed Funds Sold & Resales	4	3	223
Trading Account Income	N/A	N/A	N/A
Other Interest Income	327	124	6
Total Interest Income (TE)	8,547	8,006	8,068
Int on Deposits in Foreign Off	N/A	N/A	N/A
Interest on Domestic Deposits	809	391	371
Int on Fed Funds Purch & Repos	8	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	0	0	0
Total Interest Expense	817	391	371
Net Interest Income (TE)	7,730	7,615	7,697
Non-interest Income	1,763	1,593	1,496
Adjusted Operating Income (TE)	9,493	9,208	9,193
Non-Interest Expense	6,315	5,261	7,291
Pre-Provision Net Revenue (TE)	3,178	3,947	1,902
Provision: Loan & Lease Losses	25	255	150
Provision: Credit Losses Other Assets	N/A	N/A	N/A
Prelax Operating Income (TE)	3,153	3,692	1,752
Realized G/L Hid-to-Maturity Sec	0	4	0
Realized G/L Avail-for Sale Sec	0	0	0
Unrealized G/L Equity Securities	0	0	0
Prelax Net Operating Inc (TE)	3,153	3,696	1,752
Applicable Income Taxes	0	0	0
Current Tax Equiv Adjustment	104	116	153
Other Tax Equiv Adjustments	0	0	0
Applicable Income Taxes (TE)	104	116	153
Net Operating Income	3,049	3,580	1,599
Net Discontinued / Extraordinary Items	0	0	0
Net Inc Noncontrolling Minority Interests	0	0	0
Net Income	3,049	3,580	1,599

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

2,590
459
N/A
137



3,262
318
N/A
62



2,800
-1,201
N/A
108



FDIC Certificate # 14779
 OCC Charter # 14273
 Public Report

FRR District/ID_RSSD 11 / 233358
 County: BROWN

CITIZENS NATIONAL BANK AT BROWNWOOD: BROWNWOOD, TX
 Noninterest Income, Expenses and Yields--Page 3

Non Int Inc, Exp, Yields
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	12/31/2022		
	BANK	PG 9	PCT
Percent of Average Assets	1.11	1.21	37
Personnel Expense	0.26	0.21	71
Occupancy Expense	0.77	0.72	62
Other Oper Exp (incl Intangibles)	2.14	2.16	48
Total Overhead Expense	1.55	1.72	34
Overhead Less Nonint Inc			
Other Income & Expense Ratios:			
Efficiency Ratio	66.53	60.86	70
Avg Personnel Exp Per Empl(\$000)	66.57	86.01	14
Assets Per Employee (\$Million)	5.86	7.36	29

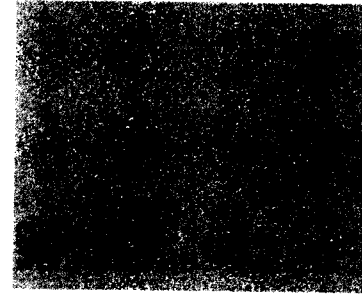
	12/31/2020		
	BANK	PG 9	PCT
Yield on or Cost of:			
Total Loan & Leases (TE)	5.51	5.17	70
Loans in Domestic Offices	5.47	5.17	67
Real Estate	5.25	4.96	68
Secured By 1-4 Fam Resi Prop	5.13	5.10	55
All Other Loans Sec Real Estate	5.32	4.95	70
Commercial & Industrial	6.38	5.59	78
Individual	8.23	6.77	78
Credit Card	N/A	10.56	N/A
Agricultural	5.79	5.32	73
Loans in Foreign Offices	N/A	0.00	N/A
Total Investment Securities (TIE)	1.13	1.94	8
Total Investment Securities (Book)	1.10	1.79	8
US Treas & Agency (Excl MBS)	0.91	1.57	9
Mortgage Backed Securities	2.18	1.84	80
All Other Securities	1.38	2.09	10
Interest-Bearing Bank Balances	0.49	1.42	9
Federal Funds Sold & Resales	0.71	1.51	20
Total Interest Bearing Deposits	0.50	0.49	53
Transaction accounts	0.40	0.24	78
Other Savings Deposits	0.40	0.31	73
Time Deposits	0.82	0.89	45
Foreign Office Deposits	N/A	0.00	N/A
Federal Funds Purchased & Repos	N/A	1.95	N/A
Other Borrowed Money	N/A	2.83	N/A
Subord Notes & Debentures	N/A	0.00	N/A
Other Interest Expense	N/A	2.04	N/A
All Interest-Bearing Funds	0.50	0.53	49

	12/31/2020		
	BANK	PG 9	PCT
Memor: Interest on Time Dep Over Ins Limit	1.21	0.96	70
Non-interest Income & Expenses			
Fiduciary Activities			0
Deposit Service Charges		1,289	0
Trading, Vent Cap, Securitz Inc		N/A	N/A
Inv Banking, Advisory Inc		0	0
Insurance Comm & Fees		0	0
Net Servicing Fees		90	90
Loan & Lse Net Gains/Loss		43	43
Other Net Gains/Losses		35	35
Other Non-Interest Income		306	306
Non-Interest Income		1,783	1,783
Personnel Expense		3,262	3,262

	12/31/2018		
	BANK	PG 9	PCT
5.69	5.49	61	61
5.66	5.48	59	59
5.47	5.36	57	57
6.12	5.56	72	72
4.83	5.31	25	25
5.62	5.62	50	50
8.29	7.22	75	75
N/A	10.11	N/A	N/A
5.15	5.53	33	33
N/A	0.00	N/A	N/A
1.82	2.31	17	17
1.74	2.09	20	20
1.55	1.78	31	31
2.01	1.85	66	66
1.92	2.40	18	18
0.29	0.93	19	19
0.30	0.39	42	42
0.35	0.77	9	9
0.12	0.23	31	31
0.16	0.31	18	18
0.88	1.51	7	7
N/A	0.00	N/A	N/A
N/A	0.50	N/A	N/A
N/A	1.50	N/A	N/A
N/A	0.00	N/A	N/A
N/A	1.44	N/A	N/A
0.35	0.80	8	8
0.77	1.60	8	8

	12/31/2018		
	BANK	PG 9	PCT
5.53	5.54	48	48
5.48	5.53	47	47
5.34	5.29	55	55
5.35	5.42	53	53
5.27	5.27	55	55
5.43	5.86	35	35
6.85	7.16	47	47
N/A	10.76	N/A	N/A
5.75	5.78	51	51
N/A	0.00	N/A	N/A
2.26	2.55	30	30
2.12	2.33	31	31
2.03	2.03	55	55
2.64	2.35	77	77
2.06	2.61	19	19
3.97	1.84	96	96
1.82	2.11	43	43
0.35	0.75	10	10
0.18	0.32	33	33
0.14	0.42	7	7
0.73	1.21	14	14
N/A	0.00	N/A	N/A
N/A	1.57	N/A	N/A
N/A	1.97	N/A	N/A
N/A	0.00	N/A	N/A
N/A	1.99	N/A	N/A
0.35	0.81	8	8
1.53	1.36	62	62

	12/31/2022		
	BANK	PG 9	PCT
Non-Interest Income & Expenses			
Fiduciary Activities			0
Deposit Service Charges		1,289	0
Trading, Vent Cap, Securitz Inc		N/A	N/A
Inv Banking, Advisory Inc		0	0
Insurance Comm & Fees		0	0
Net Servicing Fees		90	90
Loan & Lse Net Gains/Loss		43	43
Other Net Gains/Losses		35	35
Other Non-Interest Income		306	306
Non-Interest Income		1,783	1,783
Personnel Expense		3,262	3,262



	12/31/2020		
	BANK	PG 9	PCT
Memor: Interest on Time Dep Over Ins Limit	1.21	0.96	70
Non-interest Income & Expenses			
Fiduciary Activities			0
Deposit Service Charges		1,289	0
Trading, Vent Cap, Securitz Inc		N/A	N/A
Inv Banking, Advisory Inc		0	0
Insurance Comm & Fees		0	0
Net Servicing Fees		90	90
Loan & Lse Net Gains/Loss		43	43
Other Net Gains/Losses		35	35
Other Non-Interest Income		306	306
Non-Interest Income		1,783	1,783
Personnel Expense		3,262	3,262



	12/31/2020		
	BANK	PG 9	PCT
5.69	5.49	61	61
5.66	5.48	59	59
5.47	5.36	57	57
6.12	5.56	72	72
4.83	5.31	25	25
5.62	5.62	50	50
8.29	7.22	75	75
N/A	10.11	N/A	N/A
5.15	5.53	33	33
N/A	0.00	N/A	N/A
1.82	2.31	17	17
1.74	2.09	20	20
1.55	1.78	31	31
2.01	1.85	66	66
1.92	2.40	18	18
0.29	0.93	19	19
0.30	0.39	42	42
0.35	0.77	9	9
0.12	0.23	31	31
0.16	0.31	18	18
0.88	1.51	7	7
N/A	0.00	N/A	N/A
N/A	0.50	N/A	N/A
N/A	1.50	N/A	N/A
N/A	0.00	N/A	N/A
N/A	1.44	N/A	N/A
0.35	0.80	8	8
0.77	1.60	8	8

	12/31/2018		
	BANK	PG 9	PCT
5.53	5.54	48	48
5.48	5.53	47	47
5.34	5.29	55	55
5.35	5.42	53	53
5.27	5.27	55	55
5.43	5.86	35	35
6.85	7.16	47	47
N/A	10.76	N/A	N/A
5.75	5.78	51	51
N/A	0.00	N/A	N/A
2.26	2.55	30	30
2.12	2.33	31	31
2.03	2.03	55	55
2.64	2.35	77	77
2.06	2.61	19	19
3.97	1.84	96	96
1.82	2.11	43	43
0.35	0.75	10	10
0.18	0.32	33	33
0.14	0.42	7	7
0.73	1.21	14	14
N/A	0.00	N/A	N/A
N/A	1.57	N/A	N/A
N/A	1.97	N/A	N/A
N/A	0.00	N/A	N/A
N/A	1.99	N/A	N/A
0.35	0.81	8	8
1.53	1.36	62	62

Occupancy Expense	779	591	625
Goodwill Impairment	0	0	0
Other Intangible Amortiz	0	0	0
Other Oper Expend Intangibles)	2,274	1,918	4,124
Non-Interest Expense	6,315	5,261	7,291
Full Service Domestic Banking Branches (#)	2	2	2
Foreign Branches (#)	0	0	0
Assets Per Domestic Office	143,623	124,560	102,815

	12/31/2022	12/31/2020	12/31/2018	1 Year
Assets:				
Real Estate Loans	82,391	55,124	58,041	19.70
Commercial Loans	13,583	16,449	21,294	1.48
Individual Loans	10,104	13,399	15,276	-14.59
Agricultural Loans	7,444	8,374	11,161	-9.00
Other Loans & Leases	8,020	4,493	6,737	76.15
LN&LS Allowance	2,081	1,954	1,658	0.82
Unearned Income	88	67	3	7.32
Net Loans & Leases	119,373	95,818	110,848	14.09
U.S. Treasury & Agency Securities	113,185	74,549	42,543	-6.31
Municipal Securities	33,441	37,474	22,094	-21.45
Foreign Debt Securities	0	0	0	N/A
All Other Securities	0	1,000	40	N/A
HTM Securities Allowance	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	2,371	21,075	228	-89.88
Federal Funds Sold & Resales	0	1,000	12,950	-100.00
Trading Account Assets	0	0	0	N/A
Total Investments	148,977	135,098	77,855	-20.67
Total Earning Assets	268,350	230,916	188,703	-8.24
Nonint Cash & Due From Banks	4,942	9,205	6,570	-12.13
Premises, Fix Assis, Cap Leases	4,480	884	1,033	132.73
Other Real Estate Owned	0	100	3,329	N/A
Dir & Indr Inv RE Ventures	0	0	0	N/A
Inv in Unconsolidated Subs	0	0	0	N/A
Acceptances & Oth Assets	9,474	8,015	5,994	15.12
Total Assets	287,246	249,120	205,629	-6.80
Average Assets During Quarter	286,459	244,394	204,300	-5.20
Liabilities:				
Demand Deposits	99,002	95,167	72,568	-8.30
All Now & ATS Accounts	56,196	35,452	31,548	-5.71
Money Market Deposit Accounts	47,593	30,477	24,703	-3.07
Other savings Deposits	28,741	24,537	19,452	0.38
Time Deps At Or Below Insurance Limit	25,642	23,749	24,949	1.18
Less: Fully Insured Brokered Deposits	0	0	0	N/A
Core Deposits	257,174	209,382	173,320	-4.98
Fully Insured Brokered Deposits	0	0	0	N/A
Time Deps Above Insurance Limit	12,241	9,842	6,470	21.34
Deposits in Foreign Offices	N/A	N/A	N/A	N/A
Total Deposits	269,415	219,224	179,790	-4.03
Federal Funds Purch & Resale	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	N/A
Fed Home Loan Bor Mat > 1 Year	0	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	1,448	1,154	1,141	22.50
Total Liabilities (Incl Mortg)	270,863	220,378	180,931	-3.92
Total Bank Capital & Min Int	16,383	28,742	24,698	-37.71
Total Liabilities & Capital	287,246	249,120	205,629	-6.80

Memoranda:
 Officers, Shareholder Loans (#)

1

2

2

Officers, Shareholder Loans (\$)

Held-for-Maturity Securities

Available-for-Sale Securities

All Brokered Deposits

LN&LS in Foreign Offices

Loans Held for Sale

Loans not Held for Sale

6,967

33,441

113,165

0

N/A

0

121,454



5,439

37,474

75,549

0

N/A

193

97,579



7,598

22,094

42,583

0

N/A

0

112,506



-8.44

-21.45

-6.31

N/A

N/A

100.00

13.92

	12/31/2022			12/31/2020			12/31/2018			1 Year
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	
Outstanding (% of Total Assets)										
Home Equity (1-4 Family)	0.00	0.45	42	0.00	0.43	41	0.03	0.44	44	N/A
Credit Card	0.00	0.04	87	0.00	0.04	86	0.00	0.09	82	N/A
Commercial RE Secured by RE	3.15	1.62	78	3.21	1.19	87	1.47	1.34	61	N/A
1-4 Family Residential	1.75	0.57	87	0.37	0.46	57	0.64	0.39	73	N/A
Comm RE, Oth Const & Land	1.40	0.89	72	2.84	0.62	94	0.83	0.83	61	N/A
Commercial RE Not Secured by RE	0.00	0.00	94	0.00	0.00	94	0.00	0.03	95	N/A
All Other	3.83	5.76	41	4.88	5.83	51	6.98	5.66	66	N/A
Total LN&LS Commitments	6.99	8.75	41	8.09	8.24	53	8.48	8.32	56	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	0.18	0.16	65	0.22	0.15	71	0.39	0.20	75	N/A
Amount Conveyed to Others	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A
Commercial Letters of Credit	0.00	0.00	93	0.00	0.00	91	0.00	0.00	89	N/A
Assets Securitized or Sold w/Rec	0.00	0.22	85	0.00	0.44	82	0.00	0.61	81	N/A
Amount of Recourse Exposure	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.02	N/A	N/A
Credit Derivatives Bank as Guarantor	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	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	0.00	0.07	90	0.00	0.13	88	0.00	0.13	88	N/A
Off-Balance Sheet Items	7.16	10.21	37	8.31	10.03	46	8.87	10.46	48	N/A
Outstanding (\$'000)										
Home Equity (1-4 Family)			0			0			62	N/A
Credit Card			0			0			0	N/A
Commercial RE Secured by RE			9,059			7,995			3,026	N/A
1-4 Family Residential			5,030			914			1,325	N/A
Commercial RE, Oth Const & Land			4,029			7,081			1,701	N/A
All Other			0			0			0	N/A
Securities Underwriting			11,006			12,166			14,347	N/A
Memo: Unused Commit w/rat GT 1 YR			0			0			0	N/A
Standby Letters of Credit			509			552			798	N/A
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			0			0	N/A
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			0			0			0	N/A
Off-Balance Sheet Items			20,574			20,713			18,233	N/A

FDIC Certificate # 14779
 OCC Charter # 14273
 Public Report

FRR District/ID_RSSD 11 / 233358
 County: BROWN

12/31/2022

CITIZENS NATIONAL BANK AT BROWNWOOD; BROWNWOOD, TX
 Derivative Instruments--Page 5A

12/31/2020

12/31/2018

Derivative Instruments
 03/27/2023 04:11:28 PM

	12/31/2022	12/31/2020	12/31/2018
National Amount (\$'000)			
Derivative Contracts	0	0	0
Interest Rate Contracts	0	0	0
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
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	0	0
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
Non-Traded			
Interest Rate Contracts	0	0	0
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

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Notional Amounts	N/A	96.43	N/A	N/A	89.67	N/A	N/A	96.88	N/A
Interest Rate Contracts	N/A	3.57	N/A	N/A	0.26	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Derivatives Position	N/A	30.75	N/A	N/A	40.53	N/A	N/A	35.99	N/A
Futures and Forwards	N/A	69.22	N/A	N/A	47.57	N/A	N/A	51.19	N/A
Written Options	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Exchange Traded	N/A	69.22	N/A	N/A	47.57	N/A	N/A	51.19	N/A
Over-the-Counter	N/A	0.00	N/A	N/A	2.38	N/A	N/A	2.55	N/A
Purchased Options	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Exchange Traded	N/A	0.00	N/A	N/A	2.38	N/A	N/A	2.55	N/A
Over-the-Counter	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Swaps	N/A	0.00	N/A	N/A	9.52	N/A	N/A	10.26	N/A
Held-for-Trading	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Interest Rate Contracts	N/A	0.00	N/A	N/A	2.30	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.25	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Non-Traded	N/A	100.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Interest Rate Contracts	N/A	96.43	N/A	N/A	10.00	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	3.57	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Memor. Marked-to-Market	N/A	100.00	N/A	N/A	85.71	N/A	N/A	84.62	N/A
Derivative Contracts (RBC Def)	N/A	4.61	N/A	N/A	35.84	N/A	N/A	38.29	N/A
One Year or Less	N/A	0.00	N/A	N/A	8.85	N/A	N/A	17.14	N/A
Over 1 Year to 5 Years	N/A	0.00	N/A	N/A	14.52	N/A	N/A	6.66	N/A
Over 5 Years	N/A	4.61	N/A	N/A	12.47	N/A	N/A	8.41	N/A
Gross Negative Fair Value	N/A	0.00	N/A	N/A	1.62	N/A	N/A	0.46	N/A
Gross Positive Fair Value	N/A	0.36	N/A	N/A	0.54	N/A	N/A	0.25	N/A
By Tier 1 Capital:									
Gross Negative Fair Value (x)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Gross Positive Fair Value (x)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Held-for-Trading (x)	N/A	0.00	99	N/A	0.00	98	N/A	0.00	98
Non-Traded (x)	N/A	0.01	95	N/A	0.00	88	N/A	0.00	91
Non-Traded Marked-to-Mkt(x)	N/A	0.00	N/A	N/A	0.05	N/A	N/A	0.01	N/A
Current Credit Exposure (x)	N/A	0.00	99	N/A	0.00	95	N/A	0.00	97
Credit Losses on Derivatives	N/A	0.00	N/A	N/A	0.00	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 W/T AST	0.00	0.00	99	0.00	0.00	95	0.00	0.00	97
Credit Losses on Derivatives/CR Allow	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Impact Nontraded Derivatives Contracts:									
Incr(Dec) Interest Inc/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Interest Exp/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) 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

[REDACTED]

N/A

0.00

N/A

[REDACTED]

N/A

0.00

N/A

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Average Assets	0.02	0.00	86	0.07	0.03	84	0.08	0.01	90
Loans Held For Sale	38.78	51.96	22	44.75	57.65	22	54.88	59.19	39
Loans Not Held For Sale	0.70	0.76	44	0.80	0.82	49	0.86	0.83	55
Less: LN&LS Allowance	38.09	51.18	22	44.03	56.88	22	54.10	58.35	39
Net Loans & Leases									
Interest-Bearing Bank Balances	3.39	7.02	33	6.81	7.40	53	0.11	4.99	3
Federal Funds Sold & Resales	0.14	1.37	46	0.43	1.89	45	6.42	0.89	95
Trading Account Assets	0.00	0.01	99	0.00	0.00	99	0.00	0.00	99
Held-to-Maturity Securities	12.85	1.70	89	10.41	0.74	93	11.88	1.18	92
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	39.64	28.79	70	32.07	23.95	67	20.33	24.94	40
Marketable Equity Sec at FV	0.00	0.00	83	0.00	0.00	82	N/A	0.00	N/A
Total Earning Assets	94.10	94.11	51	93.74	94.11	45	92.84	93.82	35
Nonint Cash & Due From Banks	1.70	2.03	43	3.08	2.14	80	3.47	2.01	90
Premises, Fix Assts & Cap Leases	1.18	0.93	70	0.40	1.03	20	0.52	1.10	25
Other Real Estate Owned	0.00	0.01	69	0.10	0.05	77	0.32	0.07	88
Dir & Indir Inv RE Ventures	0.00	0.00	98	0.00	0.00	97	0.00	0.01	97
Inv in Unconsolidated Subs	0.00	0.00	93	0.00	0.00	93	0.00	0.00	93
Acceptances & Other Assets	3.03	2.67	57	2.68	2.43	57	2.84	2.75	53
Total Non-Earning Assets	5.90	5.89	48	6.26	5.90	54	7.16	6.19	64
Total Assets	100.00	100.00	99	100.00	100.00	91	100.00	100.00	98
Standby Letters of Credit	0.18	0.16	63	0.25	0.17	70	0.41	0.20	77
Liabilities									
Demand Deposits	36.68	24.86	87	38.94	20.72	93	35.52	18.59	93
All NOW & ATS Accounts	17.00	16.08	57	13.77	14.89	46	13.80	14.94	46
Money Market Deposit Accounts	16.17	11.52	71	11.36	10.43	57	11.70	10.91	56
Other Savings Deposits	9.83	13.54	30	9.41	11.28	42	8.99	10.91	41
Time Deps At or Below Insurance Limit	8.85	14.57	18	10.01	18.35	13	13.76	20.48	23
Less: Fully Insured Brokered Deposits	0.00	0.25	76	0.00	0.49	72	0.00	1.01	63
Core Deposits	88.54	82.53	82	83.49	77.78	80	83.77	77.34	77
Fully Insured Brokered Deposits	0.00	0.25	76	0.00	0.49	72	0.00	1.01	63
Time Deps Above Insurance Limit	3.81	4.42	51	3.74	5.16	39	3.37	4.91	40
Deposits in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Deposits	92.36	88.07	88	87.24	84.33	68	87.15	84.48	67
Federal Funds Purch & Repos	0.30	0.29	71	0.00	0.34	68	0.00	0.51	51
Total Fed Home Loan Borrowings	0.00	0.92	49	0.00	1.41	48	0.00	1.73	41
Total Other Borrowings	0.00	0.01	90	0.00	0.05	85	0.00	0.03	86
Memor: Sht Ter N Core Funding	3.81	4.80	48	3.45	5.68	34	3.15	6.32	29
Subordinated Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Acceptances & Other Liabilities	0.48	0.39	67	0.51	0.52	58	0.58	0.47	70
Total Liabilities (Incl Mortg)	93.14	90.56	83	87.75	87.74	43	87.72	88.25	38
Total Bank Capital & Min Int	6.86	9.44	16	12.25	12.26	56	12.28	11.75	61
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	91	100.00	100.00	94
Memor: All Brokered Deposits	0.00	0.55	70	0.00	0.80	66	0.00	1.39	57
Insured Brokered Deposits	0.00	0.25	76	0.00	0.49	72	0.00	1.01	63

Loans HFS as a % Loans

0.04

0.01

88

0.15

0.04

85

0.15

0.02

91

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Analysis Ratios									
Loss Provision to Average Assets	0.01	0.04	49	0.11	0.13	55	0.07	0.10	51
Recoveries to Prior Credit Loss	66.02	96.12	59	23.74	50.90	50	7.37	52.66	24
Net Loss to Average Total LN&LS	0.01	0.03	54	0.11	0.09	70	0.17	0.09	77
Gross Loss to Average Total LN&LS	0.07	0.06	68	0.17	0.13	70	0.21	0.14	71
Recoveries to Average Total LN&LS	0.06	0.04	75	0.06	0.04	75	0.05	0.05	60
LN&LS Allowance to LN&LS Not HFS	1.71	1.45	71	2.00	1.54	79	1.47	1.44	56
LN&LS Allowance to Total LN&LS	1.71	1.45	71	2.00	1.54	79	1.47	1.44	56
LN&LS Allowance to Net Losses (X)	260.13	114.34	83	16.84	46.84	51	8.77	45.80	33
LN&LS Allowance to Nonaccrual LN&LS (X)	9.21	9.85	70	13.66	5.72	86	16.25	5.79	85
Earnings Coverage of Net Losses (X)	384.25	224.63	78	33.03	86.46	52	9.25	91.52	21
Net Losses by Type of LN&LS									
Real Estate Loans									
Construction & Land Development	0.00	0.00	81	0.00	0.02	66	0.27	0.03	93
1-4 Family Construction	0.00	-0.04	98	0.00	-0.01	96	0.00	-0.04	95
Other Construction & Land	0.00	0.06	98	0.00	-0.01	98	0.00	0.07	97
Secured by Farmland	0.00	-0.05	98	0.00	-0.02	97	0.00	-0.08	96
1-4 Family Residential Loans	0.00	0.02	97	0.00	0.00	93	0.00	-0.01	95
Home Equity Loans	0.00	0.00	86	0.00	0.01	74	0.00	-0.01	95
1-4 Family Jr Lien Loans	0.00	-0.05	99	0.00	0.01	93	0.00	0.03	10
Multifamily Loans	0.00	0.00	85	0.00	-0.10	96	0.00	-0.01	96
Non-Farm Non-Residential Mtg	0.00	-1.29	97	0.00	0.02	75	-0.04	0.02	9
Owner Occupied Nonfarm Nonresidential	0.00	0.02	98	0.00	0.00	98	0.00	-0.11	96
Other Nonfarm Nonresidential	0.00	-0.02	95	0.00	0.00	99	0.00	0.02	97
RE Loans in Foreign Offices	0.00	-0.01	97	0.00	0.01	89	1.10	0.03	97
	0.02	0.02	97	0.00	0.01	91	1.80	0.01	97
	0.00	0.02	97	0.00	0.00	94	0.00	0.00	92
	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Agricultural Loans	0.00	0.00	93	0.00	0.01	87	0.00	0.03	81
Commercial and Industrial Loans	-0.38	0.01	6	-0.13	0.15	8	-0.07	0.17	14
Loans to Individuals	0.56	0.17	84	1.03	0.24	90	0.28	0.32	57
Credit Card Plans	N/A	0.44	N/A	N/A	0.42	N/A	N/A	0.80	N/A
Auto Loans	0.81	0.08	94	1.54	0.11	96	0.35	0.18	76
Non-Depository, Other & Muni Loans	0.00	0.15	82	0.00	0.22	78	0.00	0.23	79
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	0.03	N/A	N/A	0.07	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	0.00	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	-0.72	N/A	N/A	0.65	N/A
Change: Loan Allowance (\$000)									
Beginning Balance			2,064			1,815			1,897
Gross Credit Losses			76			182			242
Memor: Loans HFS Write-down			0			0			0
Recoveries			68			66			53
Net Credit Losses			8			116			189
Provision: Loan & Lease Losses			25			255			150
Other Adjustments			0			0			0

LN&LS Allowance

Average Total Loans & Leases

2,081

116,191



1,954

106,493



1,658

113,996

Other Financial Assets
Total

N/A
6.88

0.00
1.89

N/A
86

N/A
6.85

0.00
1.70

N/A
85

N/A
9.06

0.00
1.89

N/A
86

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Loan & Leases as a % of Tier 1 Capital Plus Allowance	264.01	311.61	37	183.75	293.43	22	217.11	305.11	25
Real Estate Loans	61.39	21.17	86	14.20	17.39	54	18.14	18.38	60
Construction & Development	20.20	9.25	80	2.32	7.20	34	3.31	6.43	43
1-4 Family Construction	41.19	10.74	90	11.88	9.28	68	14.83	10.94	66
Other Const & Land Development	48.60	67.85	44	32.63	86.33	37	25.46	68.26	29
Secured by Farmland	98.94	112.57	50	95.19	105.41	51	116.43	105.41	61
1-4 Family Residential	1.12	3.53	52	1.62	3.69	54	1.81	4.42	54
Home Equity Loans	96.30	104.20	53	92.59	97.49	54	113.22	96.05	64
1-4 Family 1st Lien Loans	1.51	1.99	56	0.98	2.06	48	1.40	2.58	49
1-4 Family Jr Lien Loans	7.44	5.69	69	3.39	5.61	55	2.71	6.97	50
Multifamily	49.64	82.41	37	38.33	78.94	28	54.37	85.48	38
Non-Farm Non-Residential	27.30	38.78	41	24.15	39.00	37	34.25	41.87	51
Owner Occupied Non-Farm Non-Residential	22.34	36.03	47	14.18	32.91	35	20.12	35.49	38
Other Non-Farm Non-Residential	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
RE Loans in Foreign Offices	0.00	0.03	98	0.00	0.05	98	0.00	0.22	96
Financial Institution Loans	23.85	46.18	44	27.91	48.41	43	41.75	54.98	51
Agricultural Loans	43.52	57.10	44	54.83	71.06	42	79.65	59.08	70
Commercial & Industrial Loans	32.38	22.87	73	44.66	21.84	88	57.14	22.90	93
Loans to Individuals	0.00	0.07	87	0.00	0.07	87	0.00	0.15	83
Credit Card Loans	20.98	10.48	83	24.93	9.51	91	44.23	9.61	98
Auto Loans	25.67	2.12	83	14.92	2.37	93	25.14	2.60	96
Municipal Loans	0.03	0.41	35	0.05	0.56	39	0.06	0.73	31
Non-Depository and Other	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Loans to Foreign Governments	0.00	0.32	81	0.00	0.33	82	0.00	0.21	84
Lease Financing Receivables	N/A	0.00	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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:									
Loans to Finance Commercial Real Estate	0.00	0.09	89	0.00	0.04	88	0.00	0.15	86
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance:									
Non-owner OCC Commercial Real Estate	91.17	72.03	64	31.78	64.14	39	40.97	69.80	39
Memo: NDO CRE 3-Year Growth Rate	126.19	57.44	81	-22.72	26.48	17	11.78	38.73	44
Total Commercial Real Estate	118.47	118.41	59	55.93	108.67	33	75.22	118.29	38
Commercial Real Estate Loans as a % of Total LN&LS:									
Construction & Development	15.78	4.40	93	4.36	3.62	63	4.31	3.87	61
Non-owner OCC Commercial Real Estate	23.43	15.07	77	9.75	13.46	44	9.73	14.73	40
Total Commercial Real Estate	30.44	24.83	68	17.16	23.21	39	17.87	25.14	37

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
% of Non-Current LN&LS by Loan Type									
Real Estate LNS-90+ Days P/D	0.05	0.05	78	0.18	0.07	81	0.47	0.07	90
-Nonaccrual	0.05	0.32	48	0.08	0.69	37	0.01	0.67	30
-Total	0.10	0.43	45	0.26	0.83	39	0.49	0.81	50
-30-89 DAYS P/D	3.27	0.50	96	4.95	0.56	97	1.66	0.73	83
Const & Land Dev-90+ Days P/D	0.00	0.01	97	0.00	0.11	96	0.00	0.05	97
-Nonaccrual	0.00	0.00	94	0.00	0.02	91	0.00	0.05	87
-Total	0.00	0.00	92	0.00	0.06	88	0.00	0.08	85
-30-89 DAYS P/D	0.00	0.02	90	1.36	0.07	93	0.00	0.11	84
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.01	98	0.00	0.10	98	0.00	0.09	98
-Nonaccrual	0.00	0.27	97	0.00	0.34	97	0.00	0.31	97
-Total	0.00	0.28	96	0.00	0.44	96	0.00	0.40	96
-30-89 DAYS P/D	0.00	0.00	94	0.00	0.52	95	0.00	0.02	93
Other Const & Land Dev-90+ Days P/D	0.00	0.02	98	0.00	0.06	96	0.00	0.02	97
-Nonaccrual	0.00	0.19	95	0.00	0.02	91	0.00	0.06	86
-Total	0.00	0.00	94	0.00	0.05	89	0.00	0.08	85
-30-89 DAYS P/D	0.00	0.01	91	1.63	0.06	93	0.00	0.06	86
Secured by Farmland-90+ Day P/D	0.00	0.00	93	0.00	0.01	92	0.00	0.00	93
-Nonaccrual	0.00	0.17	81	0.00	0.52	70	0.00	0.32	75
-Total	0.00	0.28	76	0.00	0.65	65	0.00	0.45	71
-30-89 DAYS P/D	15.00	0.14	99	23.58	0.20	99	0.00	0.39	60
1-4 Family Mig-90+ Days P/D	0.13	0.04	84	0.34	0.06	87	0.88	0.10	92
-Nonaccrual	0.14	0.20	66	0.00	0.42	45	0.02	0.53	44
-Total	0.27	0.29	67	0.34	0.54	54	0.91	0.71	65
-30-89 DAYS P/D	1.66	0.74	80	1.27	0.85	69	2.29	1.06	80
Home Equity Loans -90+ Days P/D	0.00	0.00	94	0.00	0.00	94	0.00	0.03	96
-Nonaccrual	0.00	0.06	95	0.00	0.02	91	0.00	0.05	87
-Total	0.00	0.02	91	0.00	0.07	87	0.00	0.08	85
-30-89 DAYS P/D	0.00	0.09	85	0.00	0.12	84	0.00	0.25	79
1-4 Family 1st Lien Lns-90+ Days P/D	0.13	0.04	85	0.35	0.05	87	0.91	0.10	91
-Nonaccrual	0.15	0.20	67	0.00	0.43	47	0.02	0.53	48
-Total	0.28	0.29	67	0.35	0.54	55	0.93	0.71	68
-30-89 DAYS P/D	1.71	0.77	79	1.31	0.86	69	2.35	1.09	79
1-4 Family Jr Lien Lns-90+ Days P/D	0.00	0.00	99	0.00	0.29	97	0.00	0.13	97
-Nonaccrual	0.00	0.09	90	0.00	0.32	88	0.00	0.20	84
-Total	0.00	0.09	90	0.00	0.44	86	0.00	0.31	83
-30-89 DAYS P/D	0.00	0.23	88	0.00	0.08	89	0.00	0.13	85
Multifamily Loans-90+ Days P/D	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
-Nonaccrual	0.00	0.69	97	0.00	0.84	96	0.00	1.22	95
-Total	0.00	0.69	97	0.00	0.84	96	0.00	1.22	95
-30-89 DAYS P/D	0.00	0.00	99	0.00	0.36	97	0.00	0.16	98
Non-Farm Non-Res Mig-90+ Days P/D	0.00	0.14	95	0.00	0.01	91	0.00	0.00	92
-Nonaccrual	0.00	0.31	71	0.38	0.66	68	0.00	0.64	60
-Total	0.00	0.37	69	0.38	0.76	65	0.00	0.70	58
-30-89 DAYS P/D	0.00	0.20	71	0.00	0.19	69	1.73	0.37	87

Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.23	96		0.00	0.00	93		0.00	0.08	95
-Nonaccrual	0.00	0.35	77		0.00	0.60	70		0.00	0.53	69
-Total	0.00	0.45	75		0.00	0.72	67		0.00	0.59	68
-30-89 DAYS P/D	0.00	0.17	77		0.00	0.19	76		0.49	0.37	76
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.03	98		0.00	0.05	96		0.00	0.05	96
-Nonaccrual	0.00	0.10	86		1.03	0.38	85		0.00	0.45	80
-Total	0.00	0.13	86		1.03	0.43	83		0.00	0.50	78
-30-89 DAYS P/D	0.00	0.05	88		0.00	0.05	86		3.83	0.17	95
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	0.00	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
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	0.00	N/A		N/A	0.15	N/A		N/A	0.06	N/A
-Total	N/A	0.00	N/A		N/A	0.15	N/A		N/A	0.06	N/A
-30-89 DAYS P/D	N/A	0.00	N/A		N/A	0.15	N/A		N/A	0.06	N/A
Non-Current LN&LS (\$000)											
90 Days and Over Past Due			49				148				333
Total Nonaccrual LN&LS			226				143				102
Total Non-Current LN&LS			275				291				435
LN&LS 30-89 Days Past Due			3,184				3,331				1,587
Glyd LN&LS 90+ Days P/D	0		0				42				0
Glyd LN&LS on Nonaccrual	0		0				0				0
Glyd LN&LS 30-89 Days P/D	0		0				0				34
Restructured LN&LS 90+ Days P/D	0		0				0				32
Restructured LN&LS Nonaccrual	0		0				0				43
Restructured LN&LS 30-89 Days P/D	0		0				41				26
Current 1-4 Family Restructured LN&LS	0		0				0				0
Current Other Restructured LN&LS	75		75				200				773
Current Total Restructured LN&LS	75		75				200				773
Loans Secured 1-4 RE in Foreclosure	44		44				0				0
Other Real Estate Owned	0		0				100				3,329

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	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	0.03	84	0.04	0.04	83	0.08	0.05	81
-Nonaccrual	1.14	0.36	83	0.36	0.62	65	0.45	0.69	67
-Total	1.14	0.54	79	0.40	0.76	60	0.52	0.87	63
-30-89 DAYS P/D	0.35	0.43	63	1.92	0.46	88	0.37	0.70	54
Agricultural LNS-90+ Days P/D	0.00	0.00	93	0.00	0.00	91	0.00	0.00	90
-Nonaccrual	0.00	0.06	85	0.00	0.18	77	0.00	0.14	76
-Total	0.00	0.09	82	0.00	0.25	73	0.00	0.22	73
-30-89 DAYS P/D	1.76	0.07	96	0.00	0.11	76	0.00	0.22	67
Loans to Individuals-90+ Days P/D	0.10	0.05	80	0.32	0.07	87	0.27	0.11	79
-Nonaccrual	0.27	0.11	80	0.30	0.19	75	0.00	0.21	57
-Total	0.37	0.21	76	0.62	0.30	77	0.27	0.38	58
-30-89 DAYS P/D	3.07	0.92	88	1.90	0.90	78	3.57	1.15	89
Credit Card Plans-90+ Days P/D	N/A	0.11	N/A	N/A	0.61	N/A	N/A	0.40	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A
-Total	N/A	0.11	N/A	N/A	0.61	N/A	N/A	0.42	N/A
-30-89 DAYS P/D	N/A	0.97	N/A	N/A	0.68	N/A	N/A	1.08	N/A
Auto Loans	0.00	0.04	83	0.41	0.03	93	0.36	0.08	86
-Nonaccrual	0.41	0.08	87	0.53	0.18	80	0.00	0.17	70
-Total	0.41	0.18	79	0.95	0.27	83	0.36	0.32	69
-30-89 DAYS P/D	3.48	0.94	88	2.99	0.91	86	3.88	1.22	85
Non-depository, Other and Muni-90+ Days P/D	0.00	0.00	93	0.00	0.04	89	0.00	0.11	89
-Nonaccrual	0.00	0.24	87	0.00	0.25	87	0.00	0.32	88
-Total	0.00	0.55	83	0.00	0.91	80	0.00	1.21	80
-30-89 DAYS P/D	0.00	2.14	71	0.71	2.65	78	0.00	3.01	64
Lease Financing-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	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-Total	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	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	0.00	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
Total LN&LS-90+ Days Past Due	0.04	0.06	70	0.15	0.08	78	0.30	0.09	85
-Nonaccrual	0.19	0.36	53	0.15	0.88	34	0.09	0.72	30
-Total	0.23	0.48	49	0.30	0.83	36	0.39	0.86	40
-30-89 DAYS P/D	2.62	0.56	95	3.40	0.61	96	1.41	0.88	75

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Long Assets Incls w/Options									
Mortgage Loans & Pass Thrus	13.16	16.35	35	16.96	17.26	53	18.16	17.79	56
Loans & Securities Over 15 Years	7.01	4.53	70	6.39	3.85	73	5.09	2.96	72
Loans & Securities 5-15 Years	3.82	5.81	40	7.85	5.48	71	9.60	5.76	78
Other Loans and Securities	80.11	65.40	86	67.62	60.97	68	67.94	65.79	53
Loans & Securities Over 15 Years	4.93	4.88	59	0.75	4.88	21	0.95	3.49	30
Loans & Securities 5-15 Years	6.84	15.43	16	13.49	13.57	50	3.98	12.56	11
Total Loans & Securities Over 15 Years	11.94	10.32	61	7.14	9.81	48	6.04	7.41	53
CMOZS Total	0.00	1.42	43	0.00	1.54	45	0.00	1.73	44
Avg Life Over 3 Years	0.00	1.07	48	0.00	0.55	57	0.00	1.22	51
Structured Notes	0.00	0.28	72	0.00	0.00	93	0.00	0.10	79
Mortgage Servicing (FV)	0.12	0.00	95	0.12	0.00	94	0.15	0.00	94
Total	0.12	0.30	68	0.12	0.01	90	0.15	0.13	76
Overall Risk Indicators									
Available for Sale	39.40	26.77	72	30.33	25.00	60	20.71	24.41	43
Held to Maturity	11.64	1.96	88	15.04	0.69	94	10.74	1.09	91
Off Balance Sheet	7.16	10.21	37	8.31	10.03	46	8.87	10.46	48
Unrealized Appreciation/Depreciation	-0.91	-0.64	9	0.33	0.01	93	-0.09	-0.01	7
Unrealized App/Dep % Tier 1 Cap	-8.97	-5.98	9	2.91	0.13	94	-0.77	-0.04	6
Contractual Mat/Reprice Data									
Loans/Securities Over 3 Year	47.02	53.37	31	48.92	46.23	56	35.35	45.61	24
Liabilities Over 3 Year	1.09	1.30	58	0.84	2.17	45	0.84	2.43	35
Net Over 3 Year Position	45.93	51.45	33	48.08	43.35	60	34.50	42.56	30
Loans/Securities Over 1 Year	74.40	68.69	67	62.87	62.45	51	53.84	62.35	24
Liabilities Over 1 Year	2.16	6.55	20	2.05	7.84	13	2.47	9.87	15
Net Over 1 Year Position	72.25	61.40	81	60.83	53.95	70	51.37	52.01	45
Non-Maturity Deposits	80.60	68.17	85	74.52	62.56	85	72.15	58.07	85
Non-Maturity Deps % Long Assets	171.42	134.69	79	152.32	145.89	57	204.14	137.44	86
Net Over 3 Year Position	-33.58	-14.75	15	-25.59	-16.10	34	-36.81	-12.24	11
As % Tier 1 Capital									
Structured Notes	0.00	2.43	72	0.00	0.01	93	0.00	0.85	79
Mortgage Servicing (FV)	1.21	0.01	95	1.03	0.01	94	1.26	0.03	93
Total	1.21	2.60	68	1.03	0.12	90	1.26	1.10	75

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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	12/31/2022		
	BANK	PG 9	PCT
Percent of Total Assets			
Short Term Investments	3.95	9.25	28
Marketable Equity Sec (MES)	0.00	0.00	84
Net LN&LS & SBLC to Assets	41.73	53.96	23
Pledged Assets	19.53	24.31	39

Securities Mix

	12/31/2022		
	BANK	PG 9	PCT
% Total Securities			
US Treas & Govt Agencies	71.88	31.63	81
Municipal Securities	22.81	32.88	34
Pass-Through Mtg Backed Secs	5.31	16.01	38
CMO & REMIC Mtg Backed Secs	0.00	3.44	46
Commercial Mtg Back Secs	0.00	0.97	68
Asset Backed Securities	0.00	0.07	91
Structured Financial Products	0.00	0.03	92
Other Domestic Debt Secs	0.00	0.89	73
Foreign Debt Securities	0.00	0.04	96
Inv Mut Fnd & Oth Mkktl	0.00	0.01	84
Total	100.00	100.00	99

Liquidity/Securities Ratios:

App (Dep) Hi Risk & Struct/T1 Cap	0.00	-1.02	99
App (Dep) in AFS sec to AFS Sec	-10.12	-9.38	43
App (Dep) in HTM Sec to HTM Sec	-7.81	-5.39	31
App (Dep) in HTM Sec to Eqy Cap	-15.95	-7.49	8
Pledged Securities to Tot Sec	38.27	36.17	51
Pledged Loans to Total Loans	0.00	18.32	38
Loans Held for Sale to Total Loans	0.00	0.02	96

Short Term Investments	11,335		
Short Term Assets	35,822		
Debt Securities 90+ Days P/D	0		
Total Non-Current Debt Sec	0		
Fair Value Structured Notes	0		
Pledged Securities	56,102		
Pledged Loans & Leases	0		
Loans Held for Sale	0		

	12/31/2020		
	BANK	PG 9	PCT
Percent of Total Assets			
Short Term Investments	14.72	14.35	54
Marketable Equity Sec (MES)	0.00	0.00	84
Net LN&LS & SBLC to Assets	38.68	53.71	18
Pledged Assets	13.60	22.98	28

	12/31/2020		
	BANK	PG 9	PCT
% Total Securities			
US Treas & Govt Agencies	53.14	18.46	82
Municipal Securities	33.16	40.83	36
Pass-Through Mtg Backed Secs	12.82	18.42	48
CMO & REMIC Mtg Backed Secs	0.00	4.35	46
Commercial Mtg Back Secs	0.00	1.48	69
Asset Backed Securities	0.00	0.06	92
Structured Financial Products	0.00	0.00	99
Other Domestic Debt Secs	0.00	0.77	75
Foreign Debt Securities	0.00	0.05	97
Inv Mut Fnd & Oth Mkktl	0.00	0.01	84
Total	100.00	100.00	99

App (Dep) Hi Risk & Struct/T1 Cap	0.00	0.00	97
App (Dep) in AFS sec to AFS Sec	0.93	2.52	14
App (Dep) in HTM Sec to HTM Sec	2.18	2.22	51
App (Dep) in HTM Sec to Eqy Cap	2.84	0.12	94
Pledged Securities to Tot Sec	29.98	39.27	39
Pledged Loans to Total Loans	0.00	18.56	37
Loans Held for Sale to Total Loans	0.20	0.05	85

Short Term Investments	36,661		
Short Term Assets	57,945		
Debt Securities 90+ Days P/D	0		
Total Non-Current Debt Sec	0		
Fair Value Structured Notes	0		
Pledged Securities	33,882		
Pledged Loans & Leases	0		
Loans Held for Sale	193		

	12/31/2018		
	BANK	PG 9	PCT
Percent of Total Assets			
Short Term Investments	11.26	8.64	70
Marketable Equity Sec (MES)	0.02	0.00	93
Net LN&LS & SBLC to Assets	54.29	59.13	36
Pledged Assets	14.46	24.30	32

	12/31/2018		
	BANK	PG 9	PCT
% Total Securities			
US Treas & Govt Agencies	54.84	25.06	81
Municipal Securities	34.16	35.72	46
Pass-Through Mtg Backed Secs	10.94	17.23	46
CMO & REMIC Mtg Backed Secs	0.00	5.63	44
Commercial Mtg Back Secs	0.00	1.27	69
Asset Backed Securities	0.00	0.00	94
Structured Financial Products	0.00	0.00	99
Other Domestic Debt Secs	0.00	0.70	78
Foreign Debt Securities	0.00	0.13	95
Inv Mut Fnd & Oth Mkktl	0.06	0.00	92
Total	100.00	100.00	99

App (Dep) Hi Risk & Struct/T1 Cap	0.00	-0.11	98
App (Dep) in AFS sec to AFS Sec	-0.88	-1.47	88
App (Dep) in HTM Sec to HTM Sec	-0.87	-0.30	32
App (Dep) in HTM Sec to Eqy Cap	-0.78	-0.04	6
Pledged Securities to Tot Sec	45.96	41.47	53
Pledged Loans to Total Loans	0.00	17.85	36
Loans Held for Sale to Total Loans	0.00	0.00	91

Short Term Investments	23,144		
Short Term Assets	51,746		
Debt Securities 90+ Days P/D	0		
Total Non-Current Debt Sec	0		
Fair Value Structured Notes	0		
Pledged Securities	29,726		
Pledged Loans & Leases	0		
Loans Held for Sale	0		

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Capital Ratios									
Percent of Bank Equity:									
Net Loans & Leases (x)	7.29	6.58	61	3.33	4.68	26	4.49	5.13	36
Subord Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Com RE & Related Ventures	211.51	159.24	68	55.18	103.36	34	91.97	121.67	44
Percent of Average Bank Equity:									
Net Income	15.03	12.63	68	12.50	9.96	72	6.29	11.37	12
Dividends	12.77	5.75	87	11.39	5.10	89	11.02	5.59	83
Retained Earnings	2.26	6.44	14	1.11	4.30	12	-4.73	5.19	1
Other Capital Ratios:									
Dividends to Net Operating Income	84.95	43.46	88	91.12	50.71	90	175.11	47.59	99
Bank Eq Cap + Min Int to Assets	5.70	8.79	15	11.54	11.96	50	12.01	11.87	56
Growth Rates:									
Total Equity Capital	-37.71	-19.86	21	3.17	8.30	12	-5.50	3.44	3
Equity Growth Less Asset Growth	-30.91	-21.89	30	-6.78	-5.04	38	-3.44	1.11	21
Inhang Assets % Bank Equity	2.15	0.01	96	1.01	0.01	94	1.28	0.02	94
Mortgage Servicing Rights	0.00	0.71	81	0.00	0.45	82	0.00	0.42	83
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	2.15	1.02	82	1.01	0.72	79	1.28	0.81	80
Leverage Ratio	10.1679	11.37	35	11.4800	11.41	57	12.2736	12.17	56
Standardized Capital Ratios									
Com Equity Tier 1 Cap Ratio	18.7/636	17.73	65	23.4/669	18.87	76	19.97/86	19.05	65
Tier 1 Capital Ratio	18.7/636	17.73	65	23.4/669	18.87	76	19.97/86	19.06	65
Total Capital Ratio	20.0/47	18.7/6	65	24.7/212	19.97	76	21.2/288	20.15	65
Adv App Cap Ratios									
Com Equity Tier 1 Cap Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Tier 1 Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
End of Period Capital (\$000)									
Perpetual Preferred	0	0	0	0	0	0	0	0	0
+ Common Stock	580	1,476	560	580	1,476	560	580	1,476	560
+ Surplus	1,476	27,091	1,476	1,476	26,009	1,476	1,476	23,039	1,476
+ Retained Earnings	27,091	-12,744	27,091	26,009	697	26,009	23,039	-377	23,039
+ Accum Other Comp Income	-12,744	0	-12,744	697	0	697	-377	0	-377
+ Other Equity Capital Comp	0	16,383	0	0	28,742	0	0	24,698	0
Total Bank Equity Capital	16,383	16,383	16,383	28,742	28,742	28,742	24,698	24,698	24,698
Minority Interest Cons Subs	0	0	0	0	0	0	0	0	0
Total Bank Capital & Min Int	16,383	16,383	16,383	28,742	28,742	28,742	24,698	24,698	24,698
Subordinated Notes & Debentures	0	0	0	0	0	0	0	0	0
Changes in Bank Equity (\$000)									
Balance at Beginning of Period	26,303	3,049	26,303	27,860	3,580	27,860	26,135	1,599	26,135
+ Net Income	3,049	0	3,049	3,580	0	3,580	1,599	0	1,599
+ Sales or Purchase of Capital	0	0	0	0	0	0	0	0	0
+ Merger & Absorptions	0	0	0	0	0	0	0	0	0
+ Restate due to Accdg Error&Chg	0	0	0	0	0	0	0	0	0
+ Trans with Parent	0	0	0	0	0	0	0	0	0
- Dividends	2,590	0	2,590	3,262	0	3,262	2,800	0	2,800

+ Other Comprehensive Income				
Balance at End of Period	-10,379	564	-236	
	16,383	28,742	24,698	
Intangible Assets				
Mortgage Servicing Rights	352	289	316	
+ Purch Credit Card Relations.	N/A	N/A	N/A	
+ Other Intangibles	N/A	N/A	N/A	
+ Goodwill	0	0	0	
Total Intangibles	352	289	316	
Total Assets for Leverage Ratio:				
Average Total Consolidated Assets	286,459	244,294	204,300	
Less: Ded from CET1 Cap & add T1C	0	0	0	
Less: Other Deductions	0	0	0	
Total Assets for Leverage Ratio	286,459	244,294	204,300	

	12/31/2022	12/31/2020	12/31/2019
Capital Analysis (\$000)			
Common Equity Tier 1 Capital: (\$000)	2,036	2,036	2,036
Common Stock Plus Related Surplus	27,091	26,009	23,039
Retained Earnings	-12,744	697	-377
Accum Other Comprehensive Inc (AOCI)	0	0	0
Common Equity T1 Minority Interest	0	0	0
Common Equity T1 Cap Before Adj/Ded	16,383	28,742	24,698
Common Equity Tier 1 Capital: Adj/Ded			
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	-12,744	697	-377
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	29,127	28,045	25,075
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	29,127	28,045	25,075
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	29,127	28,045	25,075
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	1,942	1,499	1,569
Exited Adv App Eligible Cr Reserves	N/A	N/A	N/A
Unrealized Gains on AFS Pref Stock	N/A	N/A	0
Tier 2 Capital Before Deductions	1,942	1,499	1,569
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	1,942	1,499	1,569
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A
Total Capital - Standardized Approaches	31,069	29,544	26,644
Total Capital - Advanced Approaches	N/A	N/A	N/A

	12/31/2022	12/31/2020	12/31/2019
Risk Weighted Assets			
On BS Assets and Securitization Exp			
2% Category	0	0	0
4% Category	0	0	0
20% Category	31,997	22,391	12,925
50% Category	16,759	15,116	15,461
100% Category	100,866	74,668	90,240
150% Category	288	290	230
250% Category	880	723	N/A
300% Category	0	0	120
400% Category	0	2,116	2,260
600% Category	0	0	0
1250% Category	0	0	0
Other Risk-Weighting App Categories	58	78	77
Tot RWA Securitization Exp SSFA Mthd	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0
On-Balance Sheet Risk Weighted Assets	150,848	115,379	121,313
Memo - 0% Category - \$	6,869	32,126	20,730
Off BS/Oh 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	0	0	0
150% Category	4,522	4,584	4,285
625% Category	0	0	0
937.5% Category	0	0	0
1250% Category	0	0	0
1250% Category Securitization Exp	0	0	0
Oth 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
Tot Dervy, Off-BS and Oth - Risk Wght	4,522	4,584	4,285
Memo - 0% Category - \$	0	0	0
Standardized Market Risk Weighted Assets			
Risk-Weighted Asset Before Ded	155,370	119,964	125,598
- Excess Allowable LN&LS Loss	139	455	89
- Allocated Transfer Risk Reserve	0	0	0
Total Risk Weighted Assets	155,231	119,509	125,509
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

12/31/2022

12/31/2020

12/31/2018

	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	0	0	0
- Ineligible Intangibles	0	0	0
- Currul Change F.V. Financial Liab	29,127	28,045	25,075
Net Tier 1	N/A	N/A	N/A
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	1,942	1,499	1,569
+ Unt 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	1,942	1,499	1,569
Total RBC Before Deductions	31,069	29,544	26,644
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	31,069	29,544	26,644
Total Risk-Based-Capital	0	0	0
Risk-Weighted Assets			
On-Balance Sheet	31,997	22,391	12,925
Category Two - 20%	16,759	15,116	15,461
Category Three - 50%	100,866	74,666	90,240
Category Four - 100%	150,848	115,379	121,313
Total On-Balance Sheet	6,869	32,126	20,730
Memo: Category One - 0%	0	0	0
Off-Balance Sheet	0	0	0
Category Two - 20%	0	0	0
Category Three - 50%	4,522	4,584	4,285
Category Four - 100%	4,522	4,584	4,285
Total Off-Balance Sheet	0	0	0
Memo: Category One - 0%	0	0	0
Adjustments to Risk-Wgt Assets			
Risk-Weighted Asset Before Ded	155,370	119,964	125,598
- Excess Allowable LN&LS Loss AI	139	455	89
- Allocated Transfer Risk Reserve	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A
Total Risk-Weighted Assets	155,231	119,509	125,509

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Earnings and Profitability									
Percent of Average Assets:									
Interest Income (TE)	3.39	3.95	21	3.19	3.57	26	4.01	4.27	34
- Interest Expense	0.59	0.54	58	0.14	0.43	7	0.22	0.66	6
Net Interest Income (TE)	2.80	3.39	17	3.06	3.13	47	3.79	3.61	64
+ Noninterest Income	0.53	0.42	71	0.74	0.47	81	0.73	0.50	80
- Noninterest Expense	2.27	2.32	48	2.15	2.37	40	2.72	2.57	62
Pre-Provision Net Revenue (TE)	1.06	1.51	24	1.65	1.26	74	1.80	1.56	66
- Provision: Loan & Lease Losses	0.00	0.05	55	0.25	0.12	78	0.00	0.12	37
- Provision: Credit Loss Oth Assets	0.00	0.00	N/A	N/A	0.00	N/A	0.00	0.12	N/A
Pretax Operating Income (TE)	1.06	1.43	26	1.40	1.11	69	1.80	1.42	73
+ Unrealized Gains/Losses Sec	0.00	-0.09	95	0.00	0.01	80	0.00	0.00	92
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	89	0.00	0.00	82	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.06	1.38	28	1.40	1.14	67	1.80	1.41	73
Net Operating Income	1.02	1.20	35	1.35	0.99	75	1.72	1.22	82
Net Inc Attrib Min Infs	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	0.84	1.09	29	1.11	0.90	67	1.42	1.10	74
Net Income	1.02	1.20	35	1.35	0.99	75	1.72	1.22	82

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Margin Analysis:									
Int Inc (TE) to Avg Earn Assets	3.56	4.06	26	3.30	3.79	24	4.23	4.50	36
Int Expense to Avg Earn Assets	0.62	0.56	60	0.14	0.46	7	0.23	0.70	5
Net Int Inc-TE to Avg Earn Assets	2.94	3.49	23	3.16	3.32	41	4.00	3.80	64

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Loan & Lease Analysis:									
Net Loss to Average Total LN&LS	0.01	0.05	57	0.26	0.09	84	0.70	0.13	90
Earnings Coverage of Net Loss (X)	363.50	-3.48	90	14.58	-3.36	63	4.31	11.45	40
LN&LS Allowance to Net Losses (X)	260.13	-4.79	92	7.29	-7.31	58	2.03	2.97	38

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Capitalization									
Cash Dividends to Net Income	78.95	59.18	65	82.10	77.04	61	48.58	70.38	44
Retain Eams to Avg Total Equity	3.83	4.34	42	2.06	1.21	49	7.42	1.97	72

	12/31/2022			12/31/2020			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Yield on or Cost of:									
Total Loan & Leases (TE)	5.97	5.41	79	5.92	5.30	81	5.44	5.67	36
Loans in Domestic Offices	5.90	5.41	75	5.90	5.29	80	5.39	5.67	33
Real Estate	5.67	5.14	76	5.32	5.26	57	5.08	5.38	34
Secured by 1-4 Fam Resi Prop	5.47	5.26	61	7.23	5.44	91	5.45	5.52	51
All Other Loans Sec Real Estate	5.80	5.14	76	3.39	5.20	2	4.77	5.34	24
Commercial & Industrial	6.93	5.85	82	7.82	5.14	90	5.35	6.01	25
Individual	8.52	6.94	81	8.27	7.08	75	7.07	7.33	50
Credit Card	N/A	10.03	N/A	N/A	8.99	N/A	N/A	11.05	N/A
Agricultural	7.12	5.84	86	4.83	5.41	29	5.98	5.97	55
Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	1.16	2.15	6	1.40	2.04	17	2.44	2.61	38
Total Investment Securities (Book)	1.14	2.00	6	1.31	1.83	18	2.31	2.40	40
US Treas & Agency (Excl MBS)	0.95	1.82	7	1.00	1.46	26	2.42	2.14	67
Mortgage Backed Securities	2.34	1.99	73	1.70	1.45	65	2.62	2.43	72
All Other Securities	1.42	2.18	11	1.63	2.26	15	2.04	2.62	18
Interest-Bearing Bank Balances	3.04	2.86	43	0.09	0.64	25	5.26	1.99	96
Federal Funds Sold & Resales	N/A	3.44	N/A	0.00	0.06	38	2.27	2.34	44
Total Interest Bearing Deposits	1.04	0.75	76	0.28	0.62	10	0.43	0.88	12
Transaction accounts	1.08	0.38	90	0.12	0.18	43	0.27	0.38	45
Other Savings Deposits	0.88	0.51	81	0.15	0.24	30	0.20	0.50	14

Time Deposits	1.29	1.18	60		0.65	1.27	8		0.85	1.40	14
Foreign Office Deposits	N/A	0.00	N/A		N/A	0.00	N/A		N/A	0.00	N/A
Federal Funds Purchased & Repos	N/A	2.67	N/A		N/A	0.31	N/A		N/A	1.60	N/A
Other Borrowed Money	N/A	3.33	N/A		N/A	1.36	N/A		N/A	2.01	N/A
Subord Notes & Debentures	N/A	0.00	N/A		N/A	0.00	N/A		N/A	0.00	N/A
Other Interest Expense	N/A	2.46	N/A		N/A	1.47	N/A		N/A	2.36	N/A
All Interest-Bearing Funds	1.05	0.81	72		0.28	0.65	10		0.43	0.95	10
Memo: Interest on Time Dep Over Ins Limit	2.08	1.32	82		0.27	1.30	4		1.98	1.56	74

	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	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	25.11	28.69	27.24	
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

N/A
N/A
N/A



N/A
N/A
N/A



N/A
N/A
N/A



FDIC Certificate # 14779
OCC Charter # 14273
Public Report

FRR District/ID: RSSD 11 / 233358
County: BROWN

12/31/2022

% 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

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

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

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

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

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

Total Past Due Securitized Assets

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

CITIZENS NATIONAL BANK AT BROWNWOOD: BROWNWOOD, TX
Securitization & Asset Sale Activities--Page 13A

12/31/2020

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

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

Securitization & Asset Sale-b
03/27/2023 04:11:28 PM

12/31/2018

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

N/A
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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

N/A

[REDACTED]

N/A

[REDACTED]

N/A

12/31/2022

12/31/2020

12/31/2018

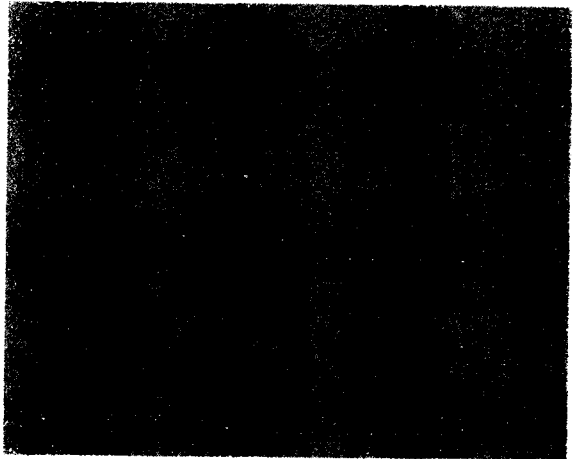
	12/31/2022	12/31/2020	12/31/2018
30-89 Day PD Securitized Assets %	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A
Total 30-89 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

		12/31/2022		12/31/2021	
	(\$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	(#)	%Total	%MGD	(#)	%Total
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	(\$000)	%FID IN	%Change	(\$000)	%FID IN
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	Bank	N/A	PCT	Bank	N/A
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
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	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		
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



Brownwood Bancshares, Inc. and Subsidiary
Consolidated Financial Statements
and Supplementary Information
December 31, 2022 and 2021
(With Independent Auditor's Report Thereon)

Brownwood Bancshares, Inc. and Subsidiary

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JAYNE HEIMLICH BOYD & INGLETT, P.C.
CERTIFIED PUBLIC ACCOUNTANTS
1400 American Row, Suite 600, Jacksonville, Florida
32202-7700, Telephone: 904-731-1111
Main: 904-731-1111 Fax: 904-731-8225

INDEPENDENT AUDITOR'S REPORT

The Audit Committee
and Board of Directors
Brownwood Bancshares, Inc. and Subsidiary:

Opinion

We have audited the consolidated financial statements of Brownwood Bancshares, Inc. and Subsidiary (the "Company"), which comprise the consolidated balance sheets as of December 31, 2022 and 2021, and the related consolidated statements of income, comprehensive income, changes in stockholders' equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2022 and 2021, 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 (GAAS). 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 the Company 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 the 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 consolidated 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 the Company's ability to continue as a going concern for one year after the date that the consolidated financial statements are 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, intentional omissions, misrepresentations, or the override of internal control. Misstatements 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 GAAS, 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 the Company's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant 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 the Company'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 are identified during the audit.

Jaynes, Reitmeier, Boyd + Therrell, P.C.

March 16, 2023

Brownwood Bancshares, Inc. and Subsidiary

Consolidated Balance Sheets

December 31, 2022 and 2021

<u>Assets</u>	<u>2022</u>	<u>2021</u>
Cash and due from banks	\$ 4,875,664	5,564,338
Interest bearing deposits in banks	2,121,709	17,960,010
Federal funds sold	-	1,000,000
	<hr/>	<hr/>
Cash and cash equivalents	6,997,373	24,524,348
Interest bearing time deposits in banks	249,000	5,478,000
Securities available-for-sale	113,164,959	120,788,231
Securities held-to-maturity	33,441,140	42,573,225
Restricted stock	225,400	200,800
Loans, net of allowance for loan losses of \$2,080,999 and \$2,063,534, respectively	119,373,243	104,634,338
Premises and equipment, net	4,456,358	1,885,679
Accrued interest receivable	1,346,862	1,166,311
Investment in life insurance policies	6,564,264	5,839,579
Other real estate owned	-	-
Goodwill	333,255	333,255
Mortgage servicing rights, net	351,797	313,793
Other assets	985,977	709,181
	<hr/>	<hr/>
Total assets	\$ 287,489,628	308,446,740
	<hr/>	<hr/>
<u>Liabilities and Stockholders' Equity</u>		
Deposits:		
Non-interest bearing	\$ 98,922,464	107,892,737
Interest bearing	170,412,545	172,761,635
	<hr/>	<hr/>
Total deposits	269,335,009	280,654,372
Accrued interest payable	170,023	74,035
Deferred compensation liabilities	785,038	783,027
Accrued expenses and other liabilities	493,916	325,904
	<hr/>	<hr/>
Total liabilities	270,783,986	281,837,338
	<hr/>	<hr/>
Stockholders' equity:		
Common stock - \$1 par value; 2,000,000 shares authorized, 35,523 shares issued and outstanding	35,523	35,523
Additional paid-in capital	2,126,990	2,126,990
Retained earnings	27,287,284	26,812,510
Accumulated other comprehensive income (loss)	(12,744,155)	(2,365,621)
	<hr/>	<hr/>
Total stockholders' equity	16,705,642	26,609,402
	<hr/>	<hr/>
Total liabilities and stockholders' equity	\$ 287,489,628	308,446,740
	<hr/>	<hr/>

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary

Consolidated Statements of Income

Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Interest and dividend income:		
Loans, including fees	\$ 6,396,576	6,083,164
Interest bearing deposits in banks	41,483	46,673
Federal funds sold	4,193	790
Securities - taxable	1,511,424	1,269,449
Securities - nontaxable	194,046	282,754
Dividends	336,529	92,991
Total interest and dividend income	<u>8,484,251</u>	<u>7,775,821</u>
Interest expense:		
Deposits	809,512	302,234
Federal funds purchased	7,511	-
Total interest expense	<u>817,023</u>	<u>302,234</u>
Net interest income	7,667,228	7,473,587
Provision for loan losses	25,000	150,000
Net interest income after provision for loan losses	<u>7,642,228</u>	<u>7,323,587</u>
Non-interest income:		
Transaction card fees	919,129	890,331
Service charges and fees on deposit accounts	424,338	500,479
Net gains on sales of mortgage loans	157,509	321,817
Other real estate owned income, net	-	315,217
Net gain on redemption of life insurance	-	270,041
Earnings on life insurance policies	123,054	176,071
Net gains on sales of securities	-	-
Other operating income	86,980	55,753
Total non-interest income	<u>1,711,010</u>	<u>2,529,709</u>
Non-interest expenses:		
Salaries and employee benefits	3,265,273	2,975,294
Data and transaction card processing fees	761,936	757,444
Occupancy and equipment expense	766,851	631,120
Legal and professional fees	414,798	450,479
Advertising, donations and public relations	224,848	224,526
Postage, printing, and supplies	201,276	174,424
Directors fees and expenses	180,593	171,019
Regulatory assessments	164,157	135,837
Other operating expense	341,077	464,198
Total non-interest expenses	<u>6,320,809</u>	<u>5,984,341</u>
Income before income taxes	3,032,429	3,868,955
Income taxes	-	-
Net income	<u>\$ 3,032,429</u>	<u>3,868,955</u>

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary
Consolidated Statements of Comprehensive Income
Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Net income	\$ <u>3,032,429</u>	<u>3,868,955</u>
Other comprehensive income (loss):		
Unrealized holding gains (losses) arising during the year	(10,378,534)	(3,062,812)
Less: reclassification adjustment for gains included in net income	<u>-</u>	<u>-</u>
Other comprehensive income (loss)	<u>(10,378,534)</u>	<u>(3,062,812)</u>
Total comprehensive income (loss)	\$ <u><u>(7,346,105)</u></u>	<u><u>806,143</u></u>

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary
Consolidated Statements of Changes in Stockholders' Equity
Years Ended December 31, 2022 and 2021

	<u>Common Stock</u>		<u>Additional Paid-In Capital</u>	<u>Retained Earnings</u>	<u>Accumulated Other Comprehensive Income (Loss)</u>	<u>Total Stockholders' Equity</u>
	<u>Shares</u>	<u>Par Value</u>				
Balances at, December 31, 2020	35,523	\$ 35,523	2,126,990	26,176,147	697,191	29,035,851
Net income	-	-	-	3,868,955	-	3,868,955
Other comprehensive loss	-	-	-	-	(3,062,812)	(3,062,812)
Cash dividends declared	-	-	-	(3,232,592)	-	(3,232,592)
Balances at, December 31, 2021	35,523	35,523	2,126,990	26,812,510	(2,365,621)	26,609,402
Net income	-	-	-	3,032,429	-	3,032,429
Other comprehensive loss	-	-	-	-	(10,378,534)	(10,378,534)
Cash dividends declared	-	-	-	(2,557,655)	-	(2,557,655)
Balances at, December 31, 2022	<u>35,523</u>	<u>\$ 35,523</u>	<u>2,126,990</u>	<u>27,287,284</u>	<u>(12,744,155)</u>	<u>16,705,642</u>

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary

Consolidated Statements of Cash Flows

Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Cash flows from operating activities:		
Net income	\$ 3,032,429	3,868,955
Adjustments to reconcile net income to net cash provided by operating activities:		
Net amortization (accretion) of securities	398,689	450,839
Net gains on sales of securities	-	-
Provision for loan losses	25,000	150,000
Depreciation	216,908	201,720
Net gain on redemption of life insurance	-	(270,041)
Net gains on sales of other real estate owned	-	(315,217)
Earnings on life insurance policies	(123,054)	(176,071)
Net change in:		
Restricted stock	(24,600)	(8,700)
Accrued interest receivable	(180,551)	(217,140)
Mortgage servicing rights	(38,004)	(24,437)
Other assets	(276,796)	(96,367)
Accrued interest payable	95,988	(10,459)
Deferred compensation liabilities	2,011	3,955
Accrued expenses and other liabilities	168,012	35,333
Net cash provided by operating activities	<u>3,296,032</u>	<u>3,592,370</u>
Cash flows from investing activities:		
Net decrease in interest bearing time deposits in banks	5,229,000	498,000
Securities available-for-sale:		
Proceeds from maturities	20,000,000	257,500,000
Principal collections	2,218,125	7,004,807
Purchases	(24,999,991)	(312,824,213)
Securities held-to-maturity:		
Proceeds from maturities	8,760,000	3,485,000
Purchases	-	(9,017,922)
Net increase in loans made to customers	(14,763,905)	(8,966,551)
Purchases of premises and equipment	(2,787,587)	(1,257,416)
Premiums paid for purchases of life insurance	(601,631)	(604,847)
Proceeds from redemption of life insurance	-	1,183,267
Proceeds from sales of other real estate owned	-	415,442
Net cash used in investing activities	<u>(6,945,989)</u>	<u>(62,584,433)</u>

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary

Consolidated Statements of Cash Flows
(Continued)

	<u>2022</u>	<u>2021</u>
Cash flows from financing activities:		
Net increase (decrease) in:		
Non-interest bearing demand deposits	\$ (8,970,273)	12,153,701
Interest bearing demand deposits	(4,800,582)	46,864,092
Interest bearing time deposits	2,451,492	1,840,622
Cash dividends paid	<u>(2,557,655)</u>	<u>(3,232,592)</u>
Net cash provided by (used in) financing activities	<u>(13,877,018)</u>	<u>57,625,823</u>
Net decrease in cash and cash equivalents	(17,526,975)	(1,366,240)
Cash and cash equivalents at beginning of year	<u>24,524,348</u>	<u>25,890,588</u>
Cash and cash equivalents at end of year	\$ <u><u>6,997,373</u></u>	\$ <u><u>24,524,348</u></u>
Supplemental cash flow information:		
Cash paid during the year for interest	\$ 721,035	312,693
Cash paid during the year for income taxes	-	-
Supplemental noncash disclosures:		
Transfer from loans to other real estate owned	-	-
Loans provided for sales of other real estate owned	-	-

See accompanying notes to consolidated financial statements.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements

December 31, 2022 and 2021

(1) Summary of Significant Accounting Policies(a) Nature of Operations

Brownwood Bancshares, Inc. (the "Company") is a bank holding company whose principal activity is the ownership and management of its wholly-owned subsidiary, Citizens National Bank at Brownwood (the "Bank"). The Bank provides financial services to individuals and corporate customers in the local area through its banking facilities in Brownwood, Texas, and is subject to competition from other financial institutions. The Company and the Bank are subject to the regulations of certain federal agencies and undergo periodic examinations by those regulatory authorities.

(b) Basis of Consolidation

The consolidated financial statements include the accounts of the Company and the Bank. All significant intercompany transactions have been eliminated in consolidation.

(c) Use of Estimates

The preparation of consolidated financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ significantly from those estimates.

The determination of the adequacy of the allowance for loan losses, the carrying value of other real estate owned and the valuation of investment securities are 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 and other real estate owned, management obtains independent appraisals for significant collateral and properties. Management obtains fair value measurements for investment securities from an independent pricing service.

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.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(c) Use of Estimates (continued)

While management uses available information to recognize losses on loans and other real estate owned, further reductions in the carrying amounts of loans and other real estate owned may be necessary based on changes in local economic conditions and interest rates. In addition, regulatory agencies, as an integral part of their examination process, periodically review the estimated losses on loans and other real estate owned. 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 and other real estate owned may change materially in the near term. However, the amount of the change that is reasonably possible cannot be estimated.

(d) Cash and Cash Equivalents

For the purpose of presentation in the consolidated statements of cash flows, cash and cash equivalents include cash on hand, balances due from depository institutions and federal funds sold with original maturities of ninety days or less.

(e) Securities

Upon purchase, the Bank classifies securities as follows:

Held-To-Maturity

Bonds, notes, and debentures for which the Bank has the positive intent and ability to hold to maturity are reported at cost, adjusted for amortization of premiums and accretion of discounts that are recognized in interest income using methods approximating the interest method over the period to maturity.

Available-For-Sale

Available-for-sale securities consist of bonds, notes, debentures, and certain equity securities not classified as trading securities or as held-to-maturity securities. Securities available-for-sale which are debt securities are carried at fair value with unrealized holding gains and losses, reported in other comprehensive income, net of tax. Securities available-for-sale which are equity securities are carried at fair value with changes in fair value reported in net income.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(e) Securities (continued)*Available-For-Sale* (continued)

Realized gains and losses on the sale of available-for-sale securities are determined using the specific identification method. The amortization of premiums and the accretion of discounts are recognized in interest income using methods approximating the interest method over the period to maturity.

Declines in the fair value of individual held-to-maturity and available-for-sale securities below their cost that are other than temporary result in write-downs of the individual securities to their fair value. The related write-downs are included in earnings as realized losses. In estimating other-than-temporary impairment losses, management considers (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 time sufficient to allow for any anticipated recovery in fair value.

Mortgage-backed securities represent participating interests in pools of long-term first mortgage loans originated and serviced by issuers of the securities. Mortgage-backed securities are carried at unpaid principal balances, adjusted for unamortized premiums, unearned discounts and unrealized gains and losses, if classified as available-for-sale. Premiums and discounts are amortized using methods approximating the interest method over the remaining period to contractual maturity, adjusted for anticipated prepayments.

(f) Restricted Stock

As a member bank, the Bank is required to maintain an investment in the capital stock of the Federal Reserve Bank ("FRB"), the Federal Home Loan Bank of Dallas ("FHLB"), and the Independent Bankers Financial Corporation ("IBFC"). FRB, FHLB and IBFC stock do not have readily determinable fair values as ownership is restricted and they lack a ready market. As a result, these stocks are carried at cost and evaluated periodically by management for impairment.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(g) Loans Held for Sale

Loans held for sale are single family residential mortgage loans originated and intended for sale in the foreseeable future on the secondary market. They are carried at the lower of aggregate cost or market value. Net unrealized losses, if applicable, are recognized through a valuation allowance by charges to income. Gains and losses on sales of loans are recognized at settlement dates and are determined by the difference between the sales proceeds and the carrying values of the loans. All sales are made without recourse.

(h) Loans

Loans are stated at unpaid principal balances plus unamortized premiums on purchased loans and less allowance for loan losses and net deferred loan fees.

Loan origination fees, net of certain direct origination costs, are deferred and amortized as a level yield adjustment over the respective term of the loan.

The recognition of income on a loan is discontinued and previously accrued interest is reversed, when interest or principal payments become 90 days past due unless, in the opinion of management, the outstanding interest remains collectible. Past due status is determined based on contractual terms. Interest is subsequently recognized only as received until the loan is returned to accrual status. A loan is restored to accrual status when all interest and principal payments are current and the borrower has demonstrated to management the ability to make payments of principal and interest as scheduled. The Bank's practice is to charge off any loan or portion of a loan when the loan is determined by management to be uncollectible due to the borrower's deteriorating or deteriorated financial condition, the depreciation of the underlying collateral, the loan's classification as a loss by regulatory examiners, or for other reasons.

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

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(h) Loans (continued)

determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons 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 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.

(i) Allowance for Loan Losses

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, estimated value of underlying collateral, and prevailing economic conditions. 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. The specific component relates to loans that are classified as doubtful, substandard, or special mention. For such loans that are also 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 that 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.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(j) Premises and Equipment

Premises and equipment are stated at cost less accumulated depreciation. The provision for depreciation is computed principally by the straight-line method over the estimated useful lives of the assets. Maintenance and repairs are expensed as incurred while major additions and improvements are capitalized. Gains and losses on dispositions are included in operations.

(k) Other Real Estate Owned

Other real estate owned includes both formally foreclosed property and in-substance foreclosed property. In-substance foreclosed properties are those properties for which the Bank has taken physical possession, regardless of whether formal foreclosure proceedings have taken place.

Real estate properties acquired through or in lieu of loan foreclosure are initially recorded at the fair value less estimated selling costs at the date of foreclosure. Any 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. 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 income, if necessary, to reduce the carrying value of a property to the lower of its cost or fair value less cost to sell.

(l) Goodwill

Goodwill is an asset representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. Goodwill is evaluated for impairment at least annually. The Company initially assesses qualitative factors to determine whether it is more likely than not that goodwill is impaired as a basis for determining whether it is necessary to perform a quantitative impairment test. The quantitative impairment test includes comparing the carrying value of the reporting unit, including the existing goodwill and intangible assets, to the fair value, a goodwill impairment charge is recorded for the amount in which the carrying value of the reporting unit exceeds the fair value of the reporting unit, up to the amount of goodwill attributed to the reporting unit.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(l) Goodwill (continued)

The qualitative assessment performed by the Company indicated that it was more likely than not that the fair value of the reporting unit exceeds its carrying value, resulting in no impairment loss during 2022 and 2021.

(m) Mortgage Servicing Rights

The cost of mortgage servicing rights is amortized in proportion to, and over the period of estimated net servicing revenues. Impairment of mortgage servicing rights is assessed based upon the fair value of those rights. Fair values are estimated using discounted cash flows based on a current market interest rate. The amount of impairment recognized for loan servicing rights is the amount by which the capitalized mortgage servicing rights for identified specific loans exceeds their fair value.

(n) Leases

On January 1, 2022, the Bank adopted ASU No. 2016-02, *Leases* (Topic 842), and subsequent amendments thereto, which requires the Bank to recognize most leases on the balance sheet. The Bank adopted the standard using the modified retrospective transition method as of the date of adoption and elected to apply several of the available practical expedients, including:

- Carryover of historical lease determination and lease classification conclusions
- Carryover of historical initial direct cost balances for existing leases
- Accounting for lease and non-lease components in contracts in which the Bank is a lessee as a single lease component

Adoption of the leasing standard resulted in the recognition of operating right-of-use assets of \$231,518, and operating lease liabilities of \$231,518 as of January 1, 2022. These amounts were determined based on the remaining minimum lease payments, discounted using the risk-free rate as of the date of adoption, if material.

There was no material impact to the timing of expense or income recognition in the Bank's accompanying income statement. Prior periods were not restated and continue to be presented under the guidance of previous standards. The cumulative effect of the transition to ASU No. 2016-02 was not material and was not reflected as an adjustment to retained earnings as of January 1, 2022.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(1) Summary of Significant Accounting Policies (continued)(n) Leases (continued)

The Bank includes lease extension and termination options in the lease term if, after considering relevant economic factors, it is reasonably certain the Bank will exercise the option. In addition, the Bank has elected not to recognize leases with original lease terms of 12 months or less (short-term leases) on the Bank's balance sheet.

Leases are classified as operating or finance leases at the lease commencement date. Lease expense for operating leases and short-term leases is recognized on a straight-line basis over the lease term. Right-of-use assets represent the right to use an underlying asset for the lease term and lease liabilities represent the obligation to make lease payments arising from the lease.

Right-of-use assets and lease liabilities are recognized at the lease commencement date based on the estimated lease payments over the lease term using or the present value of those lease payments, if materially different. When applicable, the Bank uses a risk free rate at lease commencement to calculate the present value of lease payments when the rate implicit in a lease is not known.

(o) Income Taxes

The Company and the Bank file a consolidated federal income tax return as an S Corporation. Under the provisions for an S Corporation, the Company does not pay corporate income taxes on its taxable income. In lieu of corporate income taxes, the shareholders are taxed on the Company's taxable income. Therefore, no provision for federal income taxes has been made.

(p) Off-Balance-Sheet Credit Related 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.

(q) Advertising and Public Relations

Advertising and related costs are generally expensed as incurred.

(r) Reclassifications

Certain reclassifications have been made to the 2021 information to conform it to the 2022 presentation.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(2) Securities

Securities available-for-sale were comprised of the following:

	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
<u>2022</u>				
U.S. Government agency securities	\$ 117,223,731	-	(11,843,914)	105,379,817
Mortgage-backed securities	<u>8,685,383</u>	<u>-</u>	<u>(900,241)</u>	<u>7,785,142</u>
Total	<u>\$ 125,909,114</u>	<u>-</u>	<u>(12,744,155)</u>	<u>113,164,959</u>
<u>2021</u>				
U.S. Government agency securities	\$ 112,221,528	-	(2,411,448)	109,810,080
Mortgage-backed securities	<u>10,932,324</u>	<u>164,534</u>	<u>(118,707)</u>	<u>10,978,151</u>
Total	<u>\$ 123,153,852</u>	<u>164,534</u>	<u>(2,530,155)</u>	<u>120,788,231</u>

Securities held-to-maturity consisted of the following:

	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
<u>2022</u>				
Tax exempt municipal securities	\$ 8,791,524	-	(219,224)	8,572,300
Taxable municipal securities	<u>24,649,616</u>	<u>-</u>	<u>(2,393,812)</u>	<u>22,255,804</u>
Total	<u>\$ 33,441,140</u>	<u>-</u>	<u>(2,613,036)</u>	<u>30,828,104</u>
<u>2021</u>				
Tax exempt municipal securities	\$ 14,685,791	243,696	-	14,929,487
Taxable municipal securities	<u>27,887,434</u>	<u>124,942</u>	<u>(209,840)</u>	<u>27,802,536</u>
Total	<u>\$ 42,573,225</u>	<u>368,638</u>	<u>(209,840)</u>	<u>42,732,023</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(2) Securities (continued)

The amortized cost and estimated fair value of debt securities, by contractual maturity, are as follows:

	Available for Sale		Held to Maturity	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Due in one year or less	\$ 5,999,168	5,755,920	3,206,249	3,179,868
Due after one through five years	105,224,563	94,538,177	27,753,753	25,544,307
Due after five through ten years	6,000,000	5,085,720	2,481,138	2,103,929
Due after ten years	-	-	-	-
Mortgage-backed securities	8,685,383	7,785,142	-	-
Total	\$ <u>125,909,114</u>	<u>113,164,959</u>	<u>33,441,140</u>	<u>30,828,104</u>

Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties.

Information pertaining to 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 is as follows:

	Less than Twelve Months		Over Twelve Months	
	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value
<u>2022</u>				
U.S. Government agency securities	\$ (356,900)	4,643,100	(11,487,014)	100,736,718
Mortgage-backed securities	(424,878)	5,755,768	(475,363)	2,029,374
Securities Available for Sale	\$ <u>(781,778)</u>	<u>10,398,868</u>	<u>(11,962,377)</u>	<u>102,766,092</u>
Tax exempt municipal securities	\$ (101,915)	6,305,529	(117,309)	2,266,771
Taxable municipal securities	(209,768)	4,011,682	(2,184,044)	18,244,122
Securities Held to Maturity	\$ <u>(311,683)</u>	<u>10,317,211</u>	<u>(2,301,353)</u>	<u>20,510,893</u>
Total	\$ <u>(1,093,461)</u>	<u>20,716,079</u>	<u>(14,263,730)</u>	<u>123,276,985</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(2) Securities (continued)

	Less than Twelve Months		Over Twelve Months	
	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value
<u>2021</u>				
U.S. Government agency securities	\$ (2,411,448)	101,810,080	-	-
Mortgage-backed securities	(118,707)	2,638,841	-	-
Securities Available for Sale	<u>\$ (2,530,155)</u>	<u>104,448,921</u>	<u>-</u>	<u>-</u>
Tax exempt municipal securities	\$ -	-	-	-
Taxable municipal securities	(209,840)	19,137,710	-	-
Securities Held to Maturity	<u>\$ (209,840)</u>	<u>19,137,710</u>	<u>-</u>	<u>-</u>
Total	<u>\$ (2,739,995)</u>	<u>123,586,631</u>	<u>-</u>	<u>-</u>

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 91 securities with unrealized losses and they have depreciated 9.64% from the Bank's amortized cost basis. 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 debt securities until maturity, or for the foreseeable future if classified as available-for-sale, no declines are deemed to be other than temporary.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(2) Securities (continued)

The Bank routinely conducts periodic reviews to identify and evaluate each investment security to determine whether an other-than-temporary-impairment (“OTTI”) has occurred. For each of the securities in the investment portfolio including, but not limited to, those whose fair value is less than their amortized cost basis, an extensive, regular review is conducted to determine if an OTTI has occurred. Various inputs to the economic models are used to determine if an unrealized loss is other-than-temporary.

The most significant inputs are the following:

- Loss severity and duration of loss
- Earnings estimates and forecasts
- Credit ratings and related downgrades
- Index comparisons

During 2022 and 2021, management identified no securities that were other-than-temporarily impaired.

Securities with carrying values of \$56,101,969 and \$35,256,924 at December 31, 2022 and 2021, respectively, were pledged to secure lines of credit, public deposits and for other purposes required or permitted by law.

During the years ended December 31, 2022 and 2021, sales of securities available-for-sale were as follows:

	<u>2022</u>	<u>2021</u>
Total sales proceeds	\$ -	-
Gross realized gains	-	-
Gross realized losses	-	-

The Bank did not transfer any securities between classifications during the years ended December 31, 2022 and 2021.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses

Loans were comprised of the following:

<u>Loan Classifications</u>	<u>2022</u>	<u>2021</u>
Real Estate:		
Residential	\$ 33,196,377	28,745,379
Commercial	34,650,974	24,895,550
Agriculture	14,542,900	15,190,549
Commercial	21,603,827	17,938,958
Agriculture	7,443,988	8,179,802
Consumer	10,103,896	11,829,255
 Total loans	 121,541,962	 106,779,493
 Deferred loan origination fees, net of costs	 (87,720)	 (81,621)
Allowance for loan losses	<u>(2,080,999)</u>	<u>(2,063,534)</u>
 Total loans, net	 <u>\$ 119,373,243</u>	 <u>104,634,338</u>

Single family residential mortgage loans held for sale of \$81,300 are included with residential real estate loans as of December 31, 2021. There were no single family residential mortgage loans held for sale as of December 31, 2022.

Overdrafts of customers' deposit accounts, aggregating \$8,876 and \$12,540 as of December 31, 2022 and 2021, respectively, have been reclassified and are included with loans.

An analysis of the allowance for loan losses is as follows:

	<u>2022</u>	<u>2021</u>
Balance - beginning of year	\$ 2,063,534	1,954,117
Charge-offs	(75,660)	(103,953)
Recoveries	<u>68,125</u>	<u>63,370</u>
	2,055,999	1,913,534
 Provision for loan losses	 <u>25,000</u>	 <u>150,000</u>
 Balance - end of year	 <u>\$ 2,080,999</u>	 <u>2,063,534</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

The activity in the allowance for loan losses, segregated by class of loans, was as follows:

	<u>Beginning Balance</u>	<u>Charge-offs</u>	<u>Recoveries</u>	<u>Provision for Loan Losses</u>	<u>Ending Balance</u>
<u>2022</u>					
Real Estate:					
Residential	\$ 338,000	-	-	-	338,000
Commercial	320,000	-	-	-	320,000
Agriculture	55,000	-	-	-	55,000
Commercial	887,534	-	52,977	(35,512)	904,999
Agriculture	145,000	-	-	-	145,000
Consumer	318,000	(75,660)	15,148	60,512	318,000
Unallocated	-	-	-	-	-
Total	\$ <u>2,063,534</u>	<u>(75,660)</u>	<u>68,125</u>	<u>25,000</u>	<u>2,080,999</u>
<u>2021</u>					
Real Estate:					
Residential	\$ 337,085	-	-	915	338,000
Commercial	316,567	-	-	3,433	320,000
Agriculture	54,715	-	-	285	55,000
Commercial	894,885	(39,698)	16,642	15,705	887,534
Agriculture	109,039	(17,620)	17,620	35,961	145,000
Consumer	241,826	(46,635)	29,108	93,701	318,000
Unallocated	-	-	-	-	-
Total	\$ <u>1,954,117</u>	<u>(103,953)</u>	<u>63,370</u>	<u>150,000</u>	<u>2,063,534</u>

Ending balance allocated to:

	<u>Loans Individually Evaluated for Impairment</u>	<u>Loans Collectively Evaluated for Impairment</u>	<u>Ending Balance</u>
<u>2022</u>			
Real Estate:			
Residential	\$ -	338,000	338,000
Commercial	-	320,000	320,000
Agriculture	-	55,000	55,000
Commercial	30,000	874,999	904,999
Agriculture	-	145,000	145,000
Consumer	16,059	301,941	318,000
Unallocated	-	-	-
Total	\$ <u>46,059</u>	<u>2,034,940</u>	<u>2,080,999</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

	Loans Individually Evaluated for Impairment	Loans Collectively Evaluated for Impairment	Ending Balance
<u>2021</u>			
Real Estate:			
Residential	\$ -	338,000	338,000
Commercial	-	320,000	320,000
Agriculture	-	55,000	55,000
Commercial	30,000	857,534	887,534
Agriculture	-	145,000	145,000
Consumer	42,981	275,019	318,000
Unallocated	-	-	-
	<u>72,981</u>	<u>1,990,553</u>	<u>2,063,534</u>
Total	\$ <u>72,981</u>	<u>1,990,553</u>	<u>2,063,534</u>

Allocation of a portion of the allowance to one category of loans does not preclude its availability to absorb losses in other categories.

The recorded balance of loans, segregated by class of loans, related to each balance in the allowance for loan losses based on the Bank's impairment methodology was as follows:

	Loans Individually Evaluated for Impairment	Loans Collectively Evaluated for Impairment	Ending Balance
<u>2022</u>			
Real Estate:			
Residential	\$ 44,039	33,152,338	33,196,377
Commercial	-	34,650,974	34,650,974
Agriculture	-	14,542,900	14,542,900
Commercial	155,093	21,448,734	21,603,827
Agriculture	-	7,443,988	7,443,988
Consumer	45,772	10,058,124	10,103,896
	<u>244,904</u>	<u>121,297,058</u>	<u>121,541,962</u>
Total	\$ <u>244,904</u>	<u>121,297,058</u>	<u>121,541,962</u>
<u>2021</u>			
Real Estate:			
Residential	\$ -	28,745,379	28,745,379
Commercial	30,414	24,865,136	24,895,550
Agriculture	-	15,190,549	15,190,549
Commercial	52,508	17,886,450	17,938,958
Agriculture	-	8,179,802	8,179,802
Consumer	132,364	11,696,891	11,829,255
	<u>215,286</u>	<u>106,564,207</u>	<u>106,779,493</u>
Total	\$ <u>215,286</u>	<u>106,564,207</u>	<u>106,779,493</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

Loans recognized as impaired, in conformity with U.S. generally accepted accounting principles, were as follows:

	2022	2021
Impaired loans with allowance	\$ 73,164	146,310
Impaired loans with no allowance	171,740	68,976
Total impaired loans	\$ 244,904	215,286
Average recorded investment in impaired loans	\$ 230,095	238,486
Allowance for loan losses related to impaired loans	\$ 46,059	72,981
Interest income recognized for cash payments received	\$ 2,297	13,077

Impaired loans, segregated by class of loans, were as follows:

	Unpaid Contractual Principal Balance	Recorded Balance With Allowance	Recorded Balance With No Allowance	Total Recorded Balance	Related Allowance	Average Recorded Balance
<u>2022</u>						
Real Estate:						
Residential	\$ 44,039	-	44,039	44,039	-	22,019
Commercial	-	-	-	-	-	15,207
Agriculture	-	-	-	-	-	-
Commercial	175,620	47,132	107,961	155,093	30,000	103,801
Agriculture	-	-	-	-	-	-
Consumer	51,639	26,032	19,740	45,772	16,059	89,068
Total	\$ 271,298	73,164	171,740	244,904	46,059	230,095
<u>2021</u>						
Real Estate:						
Residential	\$ -	-	-	-	-	-
Commercial	35,736	-	30,414	30,414	-	37,011
Agriculture	-	-	-	-	-	-
Commercial	69,971	52,508	-	52,508	30,000	55,961
Agriculture	-	-	-	-	-	-
Consumer	134,796	93,802	38,562	132,364	42,981	145,514
Total	\$ 240,503	146,310	68,976	215,286	72,981	238,486

Generally no interest income is recognized on impaired loans subsequent to their classification as nonaccrual.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

An age analysis of past due loans, segregated by class of loans, was as follows:

	Past Due Loans			Nonaccrual Loans	Current Loans	Total Loans
	30-89 Days	90 Days or More and Accruing	Total Past Due			
<u>2022</u>						
Real Estate:						
Residential	\$ 513,259	39,426	552,685	44,039	32,599,653	33,196,377
Commercial	-	-	-	-	34,650,974	34,650,974
Agriculture	2,181,989	-	2,181,989	-	12,360,911	14,542,900
Commercial	63,344	-	63,344	155,093	21,385,390	21,603,827
Agriculture	7,242	-	7,242	-	7,436,746	7,443,988
Consumer	418,777	9,723	428,500	27,300	9,648,096	10,103,896
Total	\$ 3,184,611	49,149	3,233,760	226,432	118,081,770	121,541,962
<u>2021</u>						
Real Estate:						
Residential	\$ 617,031	121,614	738,645	-	28,006,734	28,745,379
Commercial	933,637	534,827	1,468,464	30,414	23,396,672	24,895,550
Agriculture	2,209,774	263,717	2,473,491	-	12,717,058	15,190,549
Commercial	144,666	-	144,666	52,508	17,741,784	17,938,958
Agriculture	11,369	-	11,369	-	8,168,433	8,179,802
Consumer	255,630	2	255,632	61,162	11,512,461	11,829,255
Total	\$ 4,172,107	920,160	5,092,267	144,084	101,543,142	106,779,493

A summary of loans by credit risk ratings, segregated by class of loans, was as follows:

	Pass	Pass/Watch	Special Mention	Substandard	Doubtful	Total Loans
<u>2022</u>						
Real Estate:						
Residential	\$ 32,784,572	216,748	77,908	117,149	-	33,196,377
Commercial	32,333,073	-	1,014,541	1,303,360	-	34,650,974
Agriculture	14,267,472	-	275,428	-	-	14,542,900
Commercial	21,424,683	9,445	14,585	155,114	-	21,603,827
Agriculture	7,443,988	-	-	-	-	7,443,988
Consumer	9,796,179	35,463	50,189	222,065	-	10,103,896
Total	\$ 118,049,967	261,656	1,432,651	1,797,688	-	121,541,962
<u>2021</u>						
Real Estate:						
Residential	\$ 28,209,846	366,828	-	168,705	-	28,745,379
Commercial	24,762,294	-	-	133,256	-	24,895,550
Agriculture	12,487,766	-	-	2,702,783	-	15,190,549
Commercial	16,684,453	4,496	70,472	1,179,537	-	17,938,958
Agriculture	7,597,251	-	582,551	-	-	8,179,802
Consumer	11,460,182	106,741	36,922	225,410	-	11,829,255
Total	\$ 101,201,792	478,065	689,945	4,409,691	-	106,779,493

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(3) Loans and Allowance for Loan Losses (continued)

The Bank utilizes a risk grading system for loans. A description of the general characteristics of the risk grades is as follows:

- Pass – This grade includes “pass grade” loans to borrowers of acceptable credit quality and risk.
- Pass/Watch – This grade includes borrowers that represent marginally acceptable risk to the Bank and may experience future problems. Borrowers in this risk grade exhibit characteristics that call for more than normal attention and may indicate a potential for increased credit risk that could result in a more adverse grading. These weaknesses or trends may be credit, performance or structural.
- Special Mention – This grade is for specially mentioned loans, as defined by the Bank, and includes “Other Assets Especially Mentioned (OAEM)” in accordance with regulatory guidelines. This grade is intended to be temporary and includes loans to borrowers whose credit quality has clearly deteriorated and are at risk of further decline unless active measures are taken to correct the situation.
- Substandard – This grade includes “Substandard” loans, in accordance with regulatory guidelines. By definition under regulatory guidelines, a “Substandard” loan has defined weaknesses which make payment default or principal exposure likely, but not yet certain. Such loans are apt to be dependent upon collateral liquidation, a secondary source of repayment or an event outside of the normal course of business.
- Doubtful – This grade includes “Doubtful” loans in accordance with regulatory guidelines. Such loans are placed on non-accrual status and may be dependent upon collateral having a value that is difficult to determine or upon some near-term event which lacks certainty.
- Loss – This grade includes “Loss” loans in accordance with regulatory guidelines. Such loans are to be charged-off or charged-down when payment is acknowledged to be uncertain or when the timing or value of payments cannot be determined. “Loss” is not intended to imply that the loan or some portion of it will never be paid, nor does it in any way imply that there has been a forgiveness of debt. No loans graded loss remain in the loan portfolio.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

The Bank has loans that have been modified in troubled debt restructurings (“TDR”). The modification of terms of such loans included one or a combination of the following: an extension of maturity, a reduction of the stated interest rate or a permanent reduction of the recorded investment in the loan. As of December 31, 2022 and 2021, the Bank had total loans outstanding that have been modified as troubled debt restructurings of \$84,778 and \$260,906, respectively.

Loans that were modified as troubled debt restructurings during the years ended December 31, 2022 and 2021, segregated by class of loans, was as follows:

	# of Notes	Pre-Modification Recorded Balance	Post-Modification Recorded Balance	Ending Recorded Balance
<u>2022</u>				
Real Estate:				
Residential	-	\$ -	-	-
Commercial	-	-	-	-
Agricultural	-	-	-	-
Commercial	-	-	-	-
Agricultural	-	-	-	-
Consumer	-	-	-	-
Total	-	\$ -	-	-
<u>2021</u>				
Real Estate:				
Residential	-	\$ -	-	-
Commercial	-	-	-	-
Agricultural	-	-	-	-
Commercial	1	42,076	43,247	43,049
Agricultural	-	-	-	-
Consumer	1	29,438	29,732	28,801
Total	2	\$ 71,514	72,979	71,850

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(3) Loans and Allowance for Loan Losses (continued)

Loans modified as troubled debt restructurings within the previous 12 months that experienced a payment default of 90 days or more during the years ended December 31, 2022 and 2021, segregated by class of loans, was as follows:

	<u># of Notes</u>	<u>Recorded Balance at Default</u>	<u>Ending Recorded Balance</u>
<u>2022</u>			
Real Estate:			
Residential	-	\$ -	-
Commercial	-	-	-
Agricultural	-	-	-
Commercial	-	-	-
Agricultural	-	-	-
Consumer	<u>1</u>	<u>15,866</u>	<u>-</u>
Total	<u>1</u>	\$ <u>15,866</u>	<u>-</u>
<u>2021</u>			
Real Estate:			
Residential	-	\$ -	-
Commercial	-	-	-
Agricultural	-	-	-
Commercial	-	-	-
Agricultural	-	-	-
Consumer	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>-</u>	\$ <u>-</u>	<u>-</u>

The Bank has no commitment to loan additional funds to borrowers whose loans have been impaired or modified in troubled debt restructurings.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(4) Premises and Equipment

Premises and equipment at December 31, 2022 and 2021, consisted of the following:

	<u>2022</u>	<u>2021</u>	<u>Estimated Useful Lives</u>
Land	\$ 233,379	233,379	-
Buildings and improvements	1,993,345	1,989,416	5 - 39 years
Leasehold improvements	103,182	103,182	3 - 10 years
Furniture and equipment	2,337,950	2,391,123	2 - 5 years
Automobiles	108,326	108,326	3 years
Construction in progress	<u>3,297,590</u>	<u>880,665</u>	-
	8,073,772	5,706,091	
Less accumulated depreciation	<u>(3,617,414)</u>	<u>(3,820,412)</u>	
Total	<u>\$ 4,456,358</u>	<u>1,885,679</u>	

Depreciation expense was \$216,908 and \$201,720 for the years ended December 31, 2022 and 2021, respectively.

At December 31, 2022 and 2021, construction in progress represents remodeling costs for the main bank facility in Brownwood, Texas. Management estimates the cost to complete the remodeling to be nominal.

(5) Other Real Estate Owned

Other real estate owned consisted of the following:

	<u>2022</u>	<u>2021</u>
Residential real estate	\$ -	-
Non-Residential real estate	<u>-</u>	<u>-</u>
Total	<u>\$ -</u>	<u>-</u>

Brownwood Bancshares, Inc. and Subsidiary

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Notes to Consolidated Financial Statements
(Continued)

(5) Other Real Estate Owned (continued)

Activity in other real estate owned for the years ended December 31, 2022 and 2021, was as follows:

	<u>2022</u>	<u>2021</u>
Balance at beginning of year	\$ -	100,225
Transfers from loans	-	-
Sales proceeds	-	(415,442)
Realized gains (losses) on sales	-	315,217
Other receipts	-	-
Unrealized losses	-	-
	<u>-</u>	<u>-</u>
Balance at end of year	<u>\$ -</u>	<u>-</u>

At December 31, 2022, there were \$44,039 of consumer mortgage loans secured by residential real estate properties for which formal foreclosure proceedings were in progress. There were no consumer loans secured by residential real estate for which formal foreclosure proceedings were in progress at December 31, 2021.

(6) Goodwill

A summary of changes in goodwill is as follows:

	<u>2022</u>	<u>2021</u>
Balance at beginning of year	\$ 333,255	333,255
Impairment	-	-
	<u>-</u>	<u>-</u>
Balance at end of year	<u>\$ 333,255</u>	<u>333,255</u>

In accordance with U.S. generally accepted accounting principles, goodwill is evaluated for impairment at least annually.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(7) Mortgage Servicing Rights

The weighted average amortization period for mortgage servicing rights outstanding was approximately 335 and 265 months as December 31, 2022 and 2021, respectively. Cost and accumulated amortization for these mortgage servicing rights were as follows:

	<u>2022</u>	<u>2021</u>
Cost	\$ 375,674	330,663
Accumulated amortization	<u>(23,877)</u>	<u>(16,870)</u>
Ending balance	\$ <u>351,797</u>	<u>313,793</u>

A summary of changes in mortgage servicing rights was as follows:

	<u>2022</u>	<u>2021</u>
Beginning balance	\$ 313,793	289,356
Capitalized from loan originations	62,590	141,664
Amortization & write-offs for loans no longer serviced	(24,586)	(117,227)
Impairment	<u>-</u>	<u>-</u>
Ending balance	\$ <u>351,797</u>	<u>313,793</u>

Management determined no impairment of the mortgage servicing rights was necessary at December 31, 2022 and 2021.

Single family residential mortgage loans being serviced by the Bank and the related custodial escrow balances were as follows:

	<u>2022</u>	<u>2021</u>
Mortgage loans serviced	\$ <u>19,750,723</u>	<u>18,230,975</u>
Custodial escrow balances	\$ <u>93,501</u>	<u>95,409</u>

For the years ended December 31, 2022 and 2021, all mortgage loans sold by the Bank were to Fannie Mae and the Bank retained the servicing rights on all of the loans sold.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(8) Deposits

Deposits were comprised of the following:

	<u>2022</u>	<u>2021</u>
Non-interest bearing demand accounts	\$ 98,922,464	107,892,737
Interest-bearing demand accounts	103,788,511	108,699,749
Savings accounts	28,741,146	28,630,490
Time deposits:		
Less than \$250,000	24,642,336	24,093,199
\$250,000 or more	<u>13,240,552</u>	<u>11,338,197</u>
Total	\$ <u>269,335,009</u>	<u>280,654,372</u>

Contractual maturities of time deposits are scheduled as follows:

<u>Years Ending December 31</u>	<u>Amount</u>
2023	\$ 31,653,277
2024	1,262,237
2025	1,830,587
2026	1,559,603
2027	1,555,383
2028	21,801

(9) Federal Funds Purchased

The Bank has federal funds lines of credit with unaffiliated banks. These lines are unsecured; however, the financial institutions may require the Bank to furnish collateral to them at their discretion and these lines may be terminated with or without notice at any time by the lending institutions.

The lines were as follows:

	<u>Amount of Line</u>	<u>Funded Balance</u>	
		<u>2022</u>	<u>2021</u>
Line of credit maturing August 30, 2023	\$ 5,000,000	-	-
Line of credit with no stated maturity	<u>5,000,000</u>	<u>-</u>	<u>-</u>
Total	\$ <u>10,000,000</u>	<u>-</u>	<u>-</u>

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(10) Federal Home Loan Bank Advances

The Bank has an advance agreement with the Federal Home Loan Bank (FHLB). Under this agreement, the borrowing limit varies and is dependent upon the amount of FHLB stock held, the volume of first lien mortgage and certain other loans, the Bank's Tier I capital, and total assets of the Bank. Also, prior approval is required from the FHLB for each advance. There were no borrowings against this line at December 31, 2022 and 2021.

As of December 31, 2022 and 2021, the approximate carrying values of collateral for the FHLB agreement were as follows:

	<u>2022</u>	<u>2021</u>
Cash deposits at FHLB	\$ 202,224	222,360
FHLB stock	124,300	99,700
First lien mortgage & certain other loans	<u>103,418,000</u>	<u>90,397,000</u>
	<u>\$ 103,744,524</u>	<u>90,719,060</u>

(11) Leases

The Bank has an operating lease for office space used as a branch location. Lease expense aggregated \$54,990 and \$53,923 for the years ended December 31, 2022 and 2021, respectively.

Right-of-use assets and lease liabilities for operating leases included in other assets and other liabilities were \$176,528 and \$176,528, respectively, as of December 31, 2022. Future undiscounted lease payments for operating leases with initial terms of one year or more as of December 31, 2022 are as follows:

<u>Years Ending</u>	
2023	\$ 56,090
2024	57,211
2025	58,356
2026	4,871
2027	-

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(12) Federal Income Tax

The Company and Subsidiary file a consolidated federal income tax return as an S Corporation. As an S Corporation, the Company does not pay corporate income taxes on its taxable income. In lieu of corporate income taxes, the shareholders are taxed on the Company's taxable income. However, the Company is subject to an annual consolidated state franchise tax.

(13) Regulatory Restrictions

The Bank is subject to certain restrictions on the amount of dividends that it may declare without prior regulatory approval. At December 31, 2022, the Bank had approximately \$1,400,000 of retained earnings available for dividend declaration without prior regulatory approval. Further, in accordance with the requirements of the Board of Governors of the Federal Reserve System, the Bank must maintain certain daily cash reserve balances; however, due to the COVID-19 pandemic, the Federal Reserve Bank has temporarily suspended the cash reserve requirement.

(14) Regulatory Matters

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 Company's consolidated 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 the Bank's assets, liabilities, and certain off-balance-sheet items as calculated under regulatory accounting practices. The Bank's capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weighting, 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 below) of Total, Tier I, and Common Equity Tier I (CET 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, as of December 31, 2022, that the Bank meets all capital adequacy requirements to which they are subject.

Effective March 31, 2020, qualifying community banks may opt-in at their discretion to the Community Bank Leverage Ratio ("CBLR") Framework in lieu of the generally applicable capital rule (risk-based capital framework) for measuring capital adequacy.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(14) Regulatory Matters (continued)

Banks meeting the requirements of the CBLR framework are considered to meet the “Well Capitalized” ratio requirements under the prompt corrective action framework and the generally applicable capital rule.

General qualifying criteria for a bank’s use of the CBLR framework include that a bank must have a leverage ratio of greater than 9%, have less than \$10 billion consolidated assets, cannot be an advanced approaches banking organization, have trading assets plus liabilities of less than 5% of consolidated assets, and have total off-balance sheet exposures of 25% or less of consolidated assets. If a bank drops below the minimum 9% threshold, it may continue to use the CBLR framework if it maintains a leverage ratio of greater than 8% and continues to be considered well capitalized for a period of up to two quarters. The CBLR calculation equals Tier 1 capital divided by average total consolidated assets as of the current quarter less deductions from Tier 1 capital.

Pursuant to section 4012 of the Coronavirus Aid, Relief, and Economic Security Act, as of the second quarter 2020, a banking organization with a leverage ratio of 8% or greater (and that meets the other qualifying criteria) may elect to use the CBLR framework. This interim final rule also establishes a two-quarter grace period for a qualifying community banking organization whose leverage ratio falls below the 8% CBLR requirement, so long as the banking organization maintains a leverage ratio of 7% or greater. The CBLR requirement was 8% through calendar year 2020, was 8.5% through calendar year 2021, and is 9% thereafter. As of December 31, 2022, the Bank has not opted-in to the CBLR framework.

As of December 31, 2022, the most recent notification from the Federal Deposit Insurance Corporation categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. To remain categorized as adequately or well capitalized the Bank must maintain minimum Total risk-based, Tier I risk-based, CET 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 prompt corrective action category.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(14) Regulatory Matters (continued)

The Bank's actual and required capital amounts and ratios are as follows:

	Actual		Minimum Capital Requirements		Minimum to be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
<u>2022</u>						
Total capital to risk-weighted assets	\$ 31,069,000	20.02%	12,418,000	8.00%	15,523,000	10.00%
Tier I capital to risk-weighted assets	29,127,000	18.76%	9,314,000	6.00%	12,418,000	8.00%
CET I capital to risk-weighted assets	29,127,000	18.76%	6,985,000	4.50%	10,090,000	6.50%
Tier I capital to average assets	29,127,000	10.17%	11,458,000	4.00%	14,323,000	5.00%
<u>2021</u>						
Total capital to risk-weighted assets	\$ 30,456,000	21.33%	11,420,000	8.00%	14,276,000	10.00%
Tier I capital to risk-weighted assets	28,668,000	20.08%	8,565,000	6.00%	11,420,000	8.00%
CET I capital to risk-weighted assets	28,668,000	20.08%	6,424,000	4.50%	9,279,000	6.50%
Tier I capital to average assets	28,668,000	9.49%	12,087,000	4.00%	15,108,000	5.00%

The above minimum capital requirements exclude the capital conservation buffer required to avoid limitations on capital distributions, including dividend payments and certain discretionary bonus payments to executive officers. The capital conservation buffer was 2.50 at December 31, 2022 and 2021, respectively.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(15) Related Party Transactions

The Bank has entered into transactions with certain directors, executive officers, significant stockholders, and their affiliates. The aggregate amount of loans to such related parties and their deposits at the Bank were as follows:

	2022	2021
Loans	\$ 7,066,864	7,857,857
Deposits	5,408,639	6,910,470

In management's opinion, such loans and other extensions of credit and deposits were made in the ordinary course of business and were made on substantially the same terms (including interest rates and collateral) as those prevailing at the time for comparable transactions with other persons. Further, in management's opinion, these loans did not involve more than normal risk of collectability or present other unfavorable features.

(16) Employee Benefit Plans

Profit Sharing Plan

The Bank has a contributory 401(k) profit sharing plan which covers substantially all employees. Employees are eligible to participate in the plan if they are eighteen years of age and have met length of service requirements. Employees may contribute a percentage of their annual pay, not to exceed a specified limit annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also allow an employee to contribute an additional amount over the regular limit if the employee is at least 50 years old. The Bank's contributions are made on a discretionary basis and are determined by the board of directors each year. Further, the board of directors has elected a safe harbor match of 100% of the employee contributions up to the first 2% of compensation. Employee contributions and the safe harbor match are immediately fully vested. Employer contributions are subject to a vesting schedule; however, employees are fully vested upon death, normal retirement, or disability. The expense recognized for contributions to this plan for the years ended December 31, 2022 and 2021, was \$100,000 and \$100,000, respectively.

Non-qualified Executive Benefit Plans

The Bank has purchased single premium corporate-owned life insurance policies on certain officers and directors of the Bank for the purpose of recovering the costs of non-qualified executive benefit plans and various other employee benefits (health insurance, etc.). The policies have been fully funded and the Bank is the owner and beneficiary of these policies.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(16) Employee Benefit Plans (continued)

Non-qualified Executive Benefit Plans (continued)

Non-qualified executive benefit plans (the "Plans") established by the Bank consist of a Salary Continuation Plan and a Supplementary Executive Retirement Plan. The Plans are established for the benefit of certain officers and directors of the Bank. The benefits payable under the Plans commence on the date of retirement, or death if earlier, and are paid monthly over defined periods or, in some cases, in a lump sum. The benefits payable are accrued monthly in an amount whereby the accrual at the date of the participant's retirement will equal the present value of the future benefits payable.

At December 31, 2022 and 2021, and for the years then ended, the cash surrender value and net earnings for all policies and the liabilities and expenses related to the Plans were as follows:

	<u>2022</u>	<u>2021</u>
Number of life insurance policies	30	28
Death benefits of life insurance policies	\$ 14,644,910	11,641,140
Cash surrender value of life insurance policies	6,564,264	5,839,579
Earnings on life insurance policies, net of mortality costs	123,054	176,071
Accrued benefits in connection with the Plans	785,038	783,027
Benefit expense in connection with the Plans, included as a component of salaries and employee benefits	33,011	34,955

(17) Concentrations of Credit

At December 31, 2022 and 2021, the Bank had approximately \$202,000 and \$1,243,000, respectively, deposited in or loaned to federally insured institutions in the form of due from banks and federal funds sold which were in excess of amounts insured by the Federal Deposit Insurance Corporation (the "FDIC"). This includes deposits with the Federal Home Loan Bank which are not insured by the FDIC.

Generally, all of the Bank's loans, commitments and standby letters of credit have been granted to customers in the Bank's market area. All such customers are generally depositors of the Bank.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements

(Continued)

(18) Financial Instruments with Off-Balance-Sheet Risk

In the normal course of business, the Bank has outstanding commitments and contingent liabilities, such as commitments to extend credit and standby letters of credit, which are not included in the accompanying consolidated 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 consolidated balance sheet.

Financial instruments whose contract amount represents credit risk are as follows:

	<u>2022</u>	<u>2021</u>
Commitments to extend credit	\$ 19,555,656	24,046,405
Standby letters of credit	508,900	551,772

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 and type of collateral obtained, if deemed necessary by the Bank upon extension of credit, varies and is based on management's credit evaluation.

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 incurred any losses on its commitments for the years ended December 31, 2022 and 2021.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(19) Commitments and Contingencies

The Bank owns a minority interest in three limited partnerships sponsored by Independent Bankers Capital Fund, L.P., a limited partnership. The carrying value of the investments aggregated \$575,045 and \$511,958 at December 31, 2022 and 2021, are carried at cost, are evaluated periodically by management for impairment, and are reported in other assets in the consolidated financial statements. As of December 31, 2022, the Bank is committed to fund an additional \$695,827 as requested by these limited partnerships.

The Bank has an employment agreement with the President of the Bank. In the event that the Bank or the Company experience a change in control, the President shall receive a lump-sum payment of an amount specified in the agreement.

The Company and Bank are 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 Company.

(20) Fair Value Measurements

ASC Topic 820, "Fair Value Measurements" (ASC 820), 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.

ASC 820 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

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(20) Fair Value Measurements (continued)

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, ASC 820 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.

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.

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(20) Fair Value Measurements (continued)

Recurring Measurements

The following tables present the fair value measurements of assets and liabilities recognized in the accompanying balance sheets on a recurring basis and the level within the fair value hierarchy of each. Assets and liabilities measured on a recurring basis at their fair values are as follows:

	Total	Quoted Prices in Active Markets for Identical Assets / Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>2022</u>				
Securities available-for-sale	\$ 113,164,959	-	113,164,959	-
<u>2021</u>				
Securities available-for-sale	\$ 120,788,231	-	120,788,231	-

The following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying balance sheets, as well as the general classification of such assets pursuant to the valuation hierarchy.

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 hierarchy. The Bank does not hold any Level 3 securities. There have been no significant changes in the valuation techniques during the years ended December 31, 2022 and 2021.

Accordingly, U.S. Treasury securities and marketable equity securities are classified within Level 1 of the valuation hierarchy. Other securities available-for-sale are classified within Level 2 of the valuation hierarchy. The Bank obtains fair value measurements for investment securities from an independent pricing service. The fair value measurements

Brownwood Bancshares, Inc. and Subsidiary

Notes to Consolidated Financial Statements
(Continued)

(20) Fair Value Measurements (continued)

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 spreads, credit information and the bond's terms and conditions, among other things.

The fair value of commitments to originate loans are estimated using significant unobservable inputs, such as fees currently charged to enter into similar agreements, taking into account the remaining terms of the agreements and the present creditworthiness of the counterparties and are classified within Level 3 of the hierarchy. The fair value of commitments to originate loans have not been presented since management believes the fair value to not be significant.

Nonrecurring Measurements

The following table presents the fair value measurements of assets and liabilities measured at fair value on a nonrecurring basis and the level within the fair value hierarchy of each. Assets and liabilities measured on a nonrecurring basis at their fair values are as follows:

	Total	Quoted Prices in Active Markets for Identical Assets / Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>2022</u>				
Impaired loans	\$ 244,904	-	-	244,904
Other real estate	-	-	-	-
Mortgage loans held for sale	-	-	-	-
Mortgage servicing rights	351,797	-	-	-
<u>2021</u>				
Impaired loans	\$ 215,286	-	-	215,286
Other real estate	-	-	-	-
Mortgage loans held for sale	81,300	-	81,300	-
Mortgage servicing rights	313,793	-	313,793	-

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a nonrecurring basis and recognized in the accompanying balance sheets, as well as the general classification of such assets pursuant to the valuation hierarchy. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(20) Fair Value Measurements (continued)

Loans for which it is probable that the Bank will not collect all principal and interest due according to contractual terms are measured for impairment. Allowable methods for determining the amount of impairment include estimating fair value of the collateral for collateral-dependent loans. If the impaired loan is identified as collateral dependent, then the estimated fair value is based on the appraised fair value of the collateral, less estimated costs to sell. Collateral-dependent impaired loans are classified within Level 3 of the fair value hierarchy.

The Bank considers the appraisal or evaluation as the starting point for determining fair value and then considers other factors and events in the environment that may affect the fair value. Appraisals of the collateral underlying collateral-dependent loans are obtained when the loan is determined to be collateral-dependent and subsequently as deemed necessary by management. Appraisals are reviewed for accuracy and consistency by management. Appraisers are selected from the list of approved appraisers maintained by management. The appraised values are reduced by discounts to consider lack of marketability and estimated cost to sell if repayment or satisfaction of the loan is dependent on the sale of the collateral. These discounts and estimates are developed by management through comparison to historical results.

Other real estate owned that is held for sale is carried by the Bank at fair value less costs to sell. At foreclosure, if the fair value of the real estate acquired is less than the Bank's recorded investment in the related loan, a write-down is recognized through a charge to the allowance for loan losses. Further, valuations are periodically performed by management and any subsequent reduction in fair value is recognized as a charge to income. Other real estate owned which is held for sale at fair value are classified within Level 3 of the valuation hierarchy.

Mortgage loans held for sale and mortgage servicing rights are reported at the lower of cost or fair value and are measured at fair value on a nonrecurring basis in order to determine if any impairment exists. In determining whether the fair value of loans held for sale is less than cost when quoted market prices are not available, the Bank considers investor commitments and contracts.

The mortgage loans and servicing rights are classified within level 2 of the fair value hierarchy based on the reduced availability of observable pricing data. The investor commitments and contracts (derivative instruments) are measured at fair value on a recurring basis and are classified as level 2 within the fair value hierarchy but have not been presented since management believes the fair value to not be significant. The carrying value of mortgage loans held for sale and mortgage servicing rights were determined by management to be less than the fair value at December 31, 2022 and 2021.

Brownwood Bancshares, Inc. and SubsidiaryNotes to Consolidated Financial Statements
(Continued)(21) Recently Issued Accounting Standards

In June 2016, the FASB issued ASU No. 2016-13, Financial Instruments – Credit Losses. The new standard establishes a current expected credit loss (“CECL”) model that aims to estimate the credit loss associated with contractual cash flows that are not expected to be collected over the remaining life of a loan. The change from an incurred-loss approach will result in the recognition of expected credit losses at origination of a loan based on historical experience, current conditions, and reasonable and supportable forecasts. The new standard is effective for fiscal years beginning after December 15, 2022. A modified-retrospective approach requires an entity to apply the amendments from the update through a cumulative-effect adjustment to retained earnings as of the beginning of the first reporting period in which the guidance is effective. Management has determined that the adoption of the new standard, effective January 1, 2023, will have a minimal effect on the consolidated financial statements.

(22) Subsequent Events

On January 5, 2023, the Company paid a dividend to shareholders of \$603,891.

Subsequent events have been evaluated through March 16, 2023, the date the consolidated financial statements were available to be issued.

Supplementary Information

Brownwood Bancshares, Inc. and Subsidiary

Consolidating Balance Sheet

December 31, 2022

<u>Assets</u>	<u>Brownwood Bancshares, Inc.</u>	<u>Citizens National Bank</u>	<u>Eliminations</u>	<u>Consolidated</u>
Cash and due from banks	\$ 13,341	4,875,664	(13,341)	4,875,664
Interest-bearing deposits in banks	-	2,121,709	-	2,121,709
Federal funds sold	-	-	-	-
Interest-bearing time deposits in banks	-	249,000	-	249,000
Securities available-for-sale	-	113,164,959	-	113,164,959
Securities held-to-maturity	-	33,441,140	-	33,441,140
Restricted stock	-	225,400	-	225,400
Loans, net	-	119,373,243	-	119,373,243
Premises and equipment, net	-	4,480,076	(23,718)	4,456,358
Accrued interest receivable	-	1,346,862	-	1,346,862
Investment in life insurance policies	-	6,564,264	-	6,564,264
Other real estate owned	-	-	-	-
Investment in subsidiary	16,383,223	-	(16,383,223)	-
Goodwill	333,255	-	-	333,255
Mortgage servicing rights, net	-	351,797	-	351,797
Other assets	-	985,977	-	985,977
Total assets	\$ 16,729,819	287,180,091	(16,420,282)	287,489,628
 <u>Liabilities and Stockholders' Equity</u>				
Deposits				
Non-interest bearing	\$ -	98,935,805	(13,341)	98,922,464
Interest bearing	-	170,412,545	-	170,412,545
Total deposits	-	269,348,350	(13,341)	269,335,009
Accrued interest payable	-	170,023	-	170,023
Deferred compensation liabilities	-	785,038	-	785,038
Accrued expenses and other liabilities	459	493,457	-	493,916
Total liabilities	459	270,796,868	(13,341)	270,783,986
Stockholders' equity:				
Common stock	35,523	560,000	(560,000)	35,523
Additional paid-in capital	2,126,990	1,476,000	(1,476,000)	2,126,990
Retained earnings	27,311,002	27,091,378	(27,115,096)	27,287,284
Accumulated other comprehensive income (loss)	(12,744,155)	(12,744,155)	12,744,155	(12,744,155)
Total stockholders' equity	16,729,360	16,383,223	(16,406,941)	16,705,642
Total liabilities and stockholders' equity	\$ 16,729,819	287,180,091	(16,420,282)	287,489,628

Brownwood Bancshares, Inc. and Subsidiary

Consolidating Statement of Income

For the Year Ended December 31, 2022

	<u>Brownwood Bancshares, Inc.</u>	<u>Citizens National Bank</u>	<u>Eliminations</u>	<u>Consolidated</u>
Interest and dividend income:				
Loans, including fees	\$ -	6,396,576	-	6,396,576
Interest bearing deposits in banks	-	41,483	-	41,483
Federal funds sold	-	4,193	-	4,193
Securities - taxable	-	1,511,424	-	1,511,424
Securities - nontaxable	-	194,046	-	194,046
Dividends	-	336,529	-	336,529
Total interest and dividend income	<u>-</u>	<u>8,484,251</u>	<u>-</u>	<u>8,484,251</u>
Interest expense:				
Deposits	-	809,512	-	809,512
Federal funds purchased	-	7,511	-	7,511
Total interest expense	<u>-</u>	<u>817,023</u>	<u>-</u>	<u>817,023</u>
Net interest income	-	7,667,228	-	7,667,228
Provision for loan losses	-	25,000	-	25,000
Net interest income after provision for loan losses	<u>-</u>	<u>7,642,228</u>	<u>-</u>	<u>7,642,228</u>
Non-interest income:				
Transaction card fees	-	919,129	-	919,129
Service charges and other fees	-	424,338	-	424,338
Net gains on sales of mortgage loans	-	157,509	-	157,509
Other real estate owned income, net	-	-	-	-
Net gain on redemption of life insurance	-	-	-	-
Earnings on life insurance policies	-	123,054	-	123,054
Net gains on sales of securities	-	-	-	-
Equity in earnings of subsidiary	3,049,025	-	(3,049,025)	-
Other operating income	-	86,980	-	86,980
Total other income	<u>3,049,025</u>	<u>1,711,010</u>	<u>(3,049,025)</u>	<u>1,711,010</u>
Non-interest expenses:				
Salaries and employee benefits	3,258	3,262,015	-	3,265,273
Data and transaction card processing fees	-	761,936	-	761,936
Occupancy and equipment expense	-	782,013	(15,162)	766,851
Legal and professional fees	4,500	410,298	-	414,798
Advertising, donations and public relations	-	224,848	-	224,848
Postage, printing, and supplies	-	201,276	-	201,276
Directors' fees and benefits	24,000	156,593	-	180,593
Regulatory assessments	-	164,157	-	164,157
Other operating expense	-	341,077	-	341,077
Total non-interest expenses	<u>31,758</u>	<u>6,304,213</u>	<u>(15,162)</u>	<u>6,320,809</u>
Income before income taxes	3,017,267	3,049,025	(3,033,863)	3,032,429
Income taxes	-	-	-	-
Net income	<u>\$ 3,017,267</u>	<u>3,049,025</u>	<u>(3,033,863)</u>	<u>3,032,429</u>

Citizens National Bank at Brownwood
1 Carnegie Street
Brownwood, Texas 76801
Jesse Mendoza SVP/COO
325-643-3545

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

Federal Financial Institutions Examination Council



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

Report at the close of business December 31, 2022

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

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(RCON 9999)

less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

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

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

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

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.

Citizens National Bank At Brownwood

Legal Title of Bank (RSSD 9017)

Brownwood

City (RSSD 9130)

TX

State Abbrev. (RSSD 9200)

76801

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

FDIC Certificate Number 14779
(RSSD 9050)

The estimated average burden associated with this information collection is 35.38 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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

JESSE MENDOZA

Name (TEXT C490)

SENIOR VP & COO

Title (TEXT C491)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C492)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

GABRIEL CARDENAS

Name (TEXT C495)

ASSISTANT CONTROLLER

Title (TEXT C496)

gcardenas@cnb-brownwood.com

E-mail Address (TEXT 4086)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

JEREMY D JOHNSON

Name (TEXT FT42)

jdjohnson@cnb-brownwood.com

E-mail Address (TEXT FT44)

(325) 643-3545

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

(325) 643-5762

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

JESSE MENDOZA

Name (TEXT C366)

SENIOR VP & COO

Title (TEXT C367)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C368)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C370)

Secondary Contact

GABRIEL CARDENAS

Name (TEXT C371)

ASSISTANT CONTROLLER

Title (TEXT C372)

gcardenas@cnb-brownwood.com

E-mail Address (TEXT C373)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary ContactJESSE MENDOZA

Name (TEXT C437)

SENIOR VP & COO

Title (TEXT C438)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C439)

(325) 643-3545

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

Secondary ContactTULLY HAIR

Name (TEXT C442)

SENIOR VP

Title (TEXT C443)

thair@cnb-brownwood.com

E-mail Address (TEXT C444)

(325) 643-3545

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income

For the period January 1, 2022 — December 31, 2022

Schedule RI—Income Statement

Dollar Amounts in Thousands

	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	1,498	1.a.1.a.
(b) All other loans secured by real estate.....	4436	2,528	1.a.1.b.
(2) Commercial and industrial loans.....	4012	887	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	903	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	539	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	6,355	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	42	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	997	1.d.1.
(2) Mortgage-backed securities.....	B489	198	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	520	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	4	1.f.
g. Other interest income.....	4518	327	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	8,443	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	191	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	311	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	170	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	137	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	8	2.b.
c. Other interest expense.....	GW44	0	2.c.
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	817	2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	7,626	3.
4. Provision for loan and lease losses (3).....	JJ33	25	4.

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

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
5. Noninterest income:				
a. Income from fiduciary activities (1).....		4070	0	5.a.
b. Service charges on deposit accounts.....		4080	1,289	5.b.
c. Not applicable				
d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....		HT73	0	5.d.1.
(2) Income from insurance activities (2).....		HT74	0	5.d.2.
e. Not applicable				
f. Net servicing fees.....		B492	90	5.f.
g. and h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		5416	43	5.i.
j. Net gains (losses) on sales of other real estate owned.....		5415	0	5.j.
k. Net gains (losses) on sales of other assets (3).....		B496	35	5.k.
l. Other noninterest income*.....		B497	306	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	1,763		5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0		6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	3,262	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	779	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....		C232	0	7.c.2.
d. Other noninterest expense*.....		4092	2,274	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	6,315		7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	3,049		8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0		8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	3,049		8.c.
9. Applicable income taxes (on item 8.c).....	4302	0		9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	3,049		10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	3,049		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	3,049		14.

* Describe on Schedule RI-E - Explanations

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

2 Includes underwriting income from insurance and reinsurance activities.

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Amount	
1. and 2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	196	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	194	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	49	M.5.
<i>Memorandum item 6 is to be completed by:</i> ¹			
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans. 			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024	343	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	00000000	M.7.
8. through 10. Not applicable			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530	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)).....	F228	NR	M.12.
13. Not applicable			
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....	J321	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.....	H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d. All other service charges on deposit accounts.....	H035	NR	M.15.d.

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

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

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

Schedule RI-A—Changes in Bank Equity Capital

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RI-4

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	26,303	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....		8507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		8508	26,303	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	3,049	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		8509	0	5.
6. Treasury stock transactions, net.....		8510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	2,590	9.
10. Other comprehensive income (1).....		8511	(10,379)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	16,383	12.

* Describe on Schedule RI-E — Explanations.

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

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

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

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

	Dollar Amounts in Thousands			
	(Column A) Charge-offs ¹		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	C891	0	C892	0
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0
b. Secured by farmland.....	3584	0	3585	0
c. Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	C234	0	C217	0
(b) Secured by junior liens.....	C235	0	C218	0
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0
2. and 3. Not applicable				
4. Commercial and industrial loans.....	4638	0	4608	53
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards.....	B514	0	B515	0
b. Automobile loans.....	K129	72	K133	14
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	4	K206	1
6. Not applicable				
7. All other loans (2).....	4644	0	4628	0
8. Lease financing receivables.....	4266	0	4267	0
9. Total (sum of items 1 through 8).....	4635	76	4605	68

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

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

Memoranda

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

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - Continued

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

1 Include write-downs arising from transfers of loans to a held-for-sale account.
2 The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

Part II. Changes in Allowances for Credit Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	8522	2,064	JH88	NR	JH94	NR
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	68	JH89	NR	JH95	NR
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	76	JH92	NR	JH98	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	0	JJ00	NR	JJ01	NR
5. Provisions for credit losses (4,5).....	4230	25	JH90	NR	JH96	NR
6. Adjustments* (see instructions for this schedule).....	C233	0	JH91	NR	JH97	NR
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	2,081	JH93	NR	JH99	NR

* Describe on Schedule RI-E - Explanations.
1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
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.
5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

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

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

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

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

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

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

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

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands

Year-to-date	
RIAD	Amount

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

1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks.....	C013	0	1.a.	
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	123	1.b.	
c.	Income and fees from automated teller machines (ATMs).....	C016	0	1.c.	
d.	Rent and other income from other real estate owned.....	4042	0	1.d.	
e.	Safe deposit box rent.....	C015	0	1.e.	
f.	Bank card and credit card interchange fees.....	F555	0	1.f.	
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0	1.g.	
h.	TEXT 4461	4461	0	1.h.	
i.	TEXT 4462	4462	0	1.i.	
j.	TEXT 4463	4463	0	1.j.	
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	199	2.a.	
b.	Advertising and marketing expenses.....	0497	0	2.b.	
c.	Directors' fees.....	4136	0	2.c.	
d.	Printing, stationery, and supplies.....	C018	0	2.d.	
e.	Postage.....	8403	0	2.e.	
f.	Legal fees and expenses.....	4141	0	2.f.	
g.	FDIC deposit insurance assessments.....	4146	0	2.g.	
h.	Accounting and auditing expenses.....	F556	0	2.h.	
i.	Consulting and advisory expenses.....	F557	0	2.i.	
j.	Automated teller machine (ATM) and interchange expenses.....	F558	419	2.j.	
k.	Telecommunications expenses.....	F559	0	2.k.	
l.	Other real estate owned expenses.....	Y923	0	2.l.	
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0	2.m.	
n.	TEXT 4464 PROFESSIONAL FEES	4464	283	2.n.	
o.	TEXT 4467	4467	0	2.o.	
p.	TEXT 4468	4468	0	2.p.	
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a.	(1) TEXT FT29	FT29	0	3.a.1.	
	(2) Applicable income tax effect.....	FT30	0	3.a.2.	
b.	(1) TEXT FT31	FT31	0	3.b.1.	
	(2) Applicable income tax effect.....	FT32	0	3.b.2.	

Schedule RI-E—Continued

		Dollar Amounts in Thousands		Year-to-date	
		RIAD	Amount	RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR		4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17			4.b.
c.	TEXT 8526	8526	0		4.c.
d.	TEXT 8527	8527	0		4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	4498	0		5.a.
b.	TEXT 4499	4499	0		5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):					
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR		6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR		6.b.
c.	TEXT 4521	4521	0		6.c.
d.	TEXT 4522	4522	0		6.d.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....	RIAD	YES / NO
	4769	NO

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2022

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin (1).....			0081	4,942	1.a.
b.	Interest-bearing balances (2).....			0071	2,371	1.b.
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A) (3).....			1134	33,441	2.a.
b.	Available-for-sale debt securities (from Schedule RC-B, column D).....			1773	113,165	2.b.
c.	Equity securities with readily determinable fair values not held for trading (4).....			JA22	0	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold.....			B987	0	3.a.
b.	Securities purchased under agreements to resell (5,6).....			B989	0	3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale.....			5369	0	4.a.
b.	Loans and leases held for investment.....	B528	121,454			4.b.
c.	LESS: Allowance for loan and lease losses (7).....	3123	2,081			4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	119,373	4.d.
5.	Trading assets.....			3545	0	5.
6.	Premises and fixed assets (including capitalized leases).....			2145	4,480	6.
7.	Other real estate owned (from Schedule RC-M).....			2150	0	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....			2130	0	8.
9.	Direct and indirect investments in real estate ventures.....			3656	0	9.
10.	Intangible assets (from Schedule RC-M).....			2143	352	10.
11.	Other assets (from Schedule RC-F) (6).....			2160	9,122	11.
12.	Total assets (sum of items 1 through 11).....			2170	287,246	12.
Liabilities						
13.	Deposits:					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E).....			2200	269,415	13.a.
(1)	Noninterest-bearing (8).....	6631	99,002			13.a.1.
(2)	Interest-bearing.....	6636	170,413			13.a.2.
b.	Not applicable					
14.	Federal funds purchased and securities sold under agreements to repurchase:					
a.	Federal funds purchased (9).....			B993	0	14.a.
b.	Securities sold under agreements to repurchase (10).....			B995	0	14.b.
15.	Trading liabilities.....			3548	0	15.
16.	Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....			3190	0	16.
17. and 18.	Not applicable					
19.	Subordinated notes and debentures (11).....			3200	0	19.

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

2 Includes time certificates of deposit not held for trading.

3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

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

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

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

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

10 Includes all securities repurchase agreements, regardless of maturity.

11 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands

	RCON	Amount	
Liabilities—continued			
20. Other liabilities (from Schedule RC-G).....	2930	1,448	20.
21. Total liabilities (sum of items 13 through 20).....	2948	270,863	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	560	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	1,476	25.
26. a. Retained earnings.....	3632	27,091	26. a.
b. Accumulated other comprehensive income (1).....	8530	(12,744)	26. b.
c. Other equity capital components (2).....	A130	0	26. c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210	16,383	27. a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	0	27. b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	16,383	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	287,246	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NR	M.2.

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	117,224	HT53	105,380	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	33,441	8497	30,828	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	0	HT55	0	HT56	8,685	HT57	7,785	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
4. c. Commercial MBS:								
(1) Commercial mortgage pass-through securities:								
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0
4. c.(2) Other commercial MBS:								
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	0	K151	0	K152	0	K153	0
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0
5. Asset-backed securities and structured financial products:								
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....					MG95	NR		
8. Total (sum of items 1 through 7) (3).....	1754	33,441	1771	30,828	1772	125,909	1773	113,165

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

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RCON	Amount	
1. Pledged securities (1).....	0416	56,102	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	1,829	M.2.a.1.
(2) Over three months through 12 months.....	A550	7,133	M.2.a.2.
(3) Over one year through three years.....	A551	61,709	M.2.a.3.
(4) Over three years through five years.....	A552	60,583	M.2.a.4.
(5) Over five years through 15 years.....	A553	7,567	M.2.a.5.
(6) Over 15 years.....	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	0	M.2.b.1.
(2) Over three months through 12 months.....	A556	2	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	217	M.2.b.4.
(5) Over five years through 15 years.....	A559	4,118	M.2.b.5.
(6) Over 15 years.....	A560	3,448	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	0	M.2.c.1.
(2) Over three years.....	A562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	8,964	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	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):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

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RC-6

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.¹ Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

		Dollar Amounts in Thousands		
		RCON	Amount	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	F158	6,305		1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	12,855		1.a.2.
b. Secured by farmland (including farm residential and other improvements).....				
	1420	14,543		1.b.
c. Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				
	1797	351		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....				
	5367	30,054		1.c.2.a.
(b) Secured by junior liens.....				
	5368	471		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....				
	1460	2,321		1.d.
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				
	F160	8,520		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....				
	F161	6,971		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....				
	1288	0		2.
3. Loans to finance agricultural production and other loans to farmers.....				
	1590	7,444		3.
4. Commercial and industrial loans.....				
	1766	13,583		4.
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit Cards.....				
	8538	0		6.a.
b. Other revolving credit plans.....				
	8539	0		6.b.
c. Automobile loans.....				
	K137	6,546		6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....				
	K207	3,558		6.d.
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....				
	2107	8,011		8.
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions.....				
	J454	0		9.a.
b. Other loans.....				
	J464	9		9.b.
10. Lease financing receivables (net of unearned income).....				
	2165	0		10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....				
	2123	88		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....				
	2122	121,454		12.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
<p><i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i></p>					
<p>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):</p>					
<p>a. Construction, land development, and other land loans:</p>					
(1) 1-4 family residential construction loans.....		K158	0		M.1.a.1.
(2) Other construction loans and all land development and other land loans.....		K159	0		M.1.a.2.
<p>b. Loans secured by 1-4 family residential properties.....</p>					
c. Secured by multifamily (5 or more) residential properties.....		F576	0		M.1.b.
<p>d. Secured by nonfarm nonresidential properties:</p>					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		K161	0		M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....		K162	0		M.1.d.2.
<p>e. Commercial and industrial loans.....</p>					
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....		K256	75		M.1.e.
		K165	0		M.1.f.
<p><i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i></p>					
(1) Loans secured by farmland.....		K166	0		M.1.f.1.
(2) and (3) Not applicable					
<p>(4) Loans to individuals for household, family, and other personal expenditures:</p>					
(a) Credit cards.....		K098	0		M.1.f.4.a.
(b) Automobile loans.....		K203	0		M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K204	0		M.1.f.4.c.
<p><i>Memorandum item 1.f.(5) is to be completed by:¹</i></p> <ul style="list-style-type: none"> <i>Banks with \$300 million or more in total assets</i> <i>Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i> 					
(5) Loans to finance agricultural production and other loans to farmers.....		K168	0		M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....		HK25	75		M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	A564	2,102	M.2.a.1.
(2) Over three months through 12 months.....	A565	2,123	M.2.a.2.
(3) Over one year through three years.....	A566	1,675	M.2.a.3.
(4) Over three years through five years.....	A567	556	M.2.a.4.
(5) Over five years through 15 years.....	A568	6,864	M.2.a.5.
(6) Over 15 years.....	A569	16,690	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,3)			
(1) Three months or less.....	A570	29,571	M.2.b.1.
(2) Over three months through 12 months.....	A571	11,438	M.2.b.2.
(3) Over one year through three years.....	A572	15,276	M.2.b.3.
(4) Over three years through five years.....	A573	8,777	M.2.b.4.
(5) Over five years through 15 years.....	A574	12,088	M.2.b.5.
(6) Over 15 years.....	A575	14,156	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....			
	A247	24,487	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....			
	2746	0	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....			
	5370	18,855	M.4.
5. and 6. Not applicable			

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.	Dollar Amounts in Thousands		RCON	Amount	
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	C779	0			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780	0			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	0			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	NR			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR			M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	44			M.9.
10. and 11. Not applicable					

Memorandum item 12 is to be completed semiannually in the June and December reports only.	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year (2).....	GW45	0	GW46	0	GW47	0	M.12.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	G376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377	 0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases	RCON G378	 0	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	0	M.15.a.1.
(2) Proprietary reverse mortgages	J467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	0	M.15.b.1.
(2) Proprietary reverse mortgages	J469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	0	M.15.c.1.
(2) Proprietary reverse mortgages	J471	0	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</i>			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above)	LE75	0	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding	LG24	0	M.17.a.
b. Outstanding balance of Section 4013 loans	LG25	0	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less.....	5564	14	5565	633	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	25	5567	2,963	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	25	5569	7,834	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):					
a. With original amounts of \$100,000 or less.....	5570	129	5571	3,054	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	18	5573	1,616	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	19	5575	5,105	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	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:

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

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

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
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.....	5578	11	5579	509	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	15	5581	2,066	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	6	5583	1,860	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With original amounts of \$100,000 or less.....	5584	96	5585	1,830	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	9	5587	577	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	1	5589	500	8.c.

Schedule RC-E—Deposit Liabilities

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	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	8549	125,171			8550	106,483
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	30,027			2530	7,734
4. Commercial banks and other depository institutions in the U.S.....	8551	0			8552	0
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	155,198	2210	99,002	2385	114,217

Memoranda

	Dollar Amounts in Thousands	
	RCON	Amount
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	4,432
b. Total brokered deposits.....	2365	0
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0
d. Maturity data for brokered deposits:		
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0
(2) Not applicable.....		
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	36,514
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0
g. Total reciprocal deposits.....	JH83	0
<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:		
(1) Fully insured, affiliate sweep deposits.....	MT87	0
(2) Not fully insured, affiliate sweep deposits.....	MT89	0
(3) Fully insured, non-affiliate sweep deposits.....	MT91	0
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	0
i. Total sweep deposits that are not brokered deposits.....	MT95	0
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):		
a. Savings deposits:		
(1) Money market deposit accounts (MMDAs).....	6810	47,593
(2) Other savings deposits (excludes MMDAs).....	0352	28,741
b. Total time deposits of less than \$100,000.....	6648	12,149
c. Total time deposits of \$100,000 through \$250,000.....	J473	13,493
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	12,241
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	1,746

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

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Amount	
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	HK07	8,167	M.3.a.1.
(2) Over three months through 12 months.....	HK08	13,069	M.3.a.2.
(3) Over one year through three years.....	HK09	2,757	M.3.a.3.
(4) Over three years.....	HK10	1,649	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....			
	HK11	21,236	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)			
(1) Three months or less.....	HK12	7,393	M.4.a.1.
(2) Over three months through 12 months.....	HK13	3,060	M.4.a.2.
(3) Over one year through three years.....	HK14	300	M.4.a.3.
(4) Over three years.....	HK15	1,488	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....			
	K222	10,453	M.4.b.

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

	RCON	YES / NO	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	P752	YES	M.5.

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

Dollar Amounts in Thousands

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

- 1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-F—Other Assets¹

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		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (2).....			B556	1,347	1.
2.	Net deferred tax assets (3).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	800	4.
5.	Life insurance assets:					
	a. General account life insurance assets.....			K201	6,273	5.a.
	b. Separate account life insurance assets.....			K202	291	5.b.
	c. Hybrid account life insurance assets.....			K270	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% of this item).....			2168	411	6.
	a. Prepaid expenses.....	2166	218			6.a.
	b. Repossessed personal property (including vehicles).....	1578	0			6.b.
	c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
	d. FDIC loss-sharing indemnification assets.....	J448	0			6.d.
	e. Computer software.....	FT33	0			6.e.
	f. Accounts receivable.....	FT34	0			6.f.
	g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
	h. <input type="text"/> 3549 RIGHT TO USE ASSET.....	3549	177			6.h.
	i. <input type="text"/> 3550.....	3550	0			6.i.
	j. <input type="text"/> 3551.....	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	9,122	7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits (1).....			3645	170	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	327	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (3).....			B557	0	3.
<i>Items 4.a through 4.h are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities					
	(itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	951	4.
	a. Accounts payable.....	3066	0			4.a.
	b. Deferred compensation liabilities.....	C011	760			4.b.
	c. Dividends declared but not yet payable.....	2932	0			4.c.
	d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
	e. Operating lease liabilities.....	LB56	0			4.e.
	f. <input type="text"/> 3552.....	3552	0			4.f.
	g. <input type="text"/> 3553.....	3553	0			4.g.
	h. <input type="text"/> 3554.....	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	1,448	5.

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

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....			3381	3,026	1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....			8558	104,441	2.
3.	Mortgage-backed securities (2).....			8559	7,849	3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....			8560	33,602	4.
5.	Federal funds sold and securities purchased under agreements to resell.....			3365	0	5.
6. Loans:						
a.	Total loans.....			3360	123,534	6.a.
b. Loans secured by real estate:						
(1)	Loans secured by 1-4 family residential properties.....			3465	30,881	6.b.1.
(2)	All other loans secured by real estate.....			3466	51,274	6.b.2.
c. Commercial and industrial loans.....						
				3387	14,430	6.c.
d. Loans to individuals for household, family, and other personal expenditures:						
(1)	Credit cards.....			8561	0	6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....			8562	10,417	6.d.2.
7.	Not applicable					
8.	Lease financing receivables (net of unearned income).....			3484	0	8.
9.	Total assets (4).....			3368	286,459	9.
Liabilities						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....			3485	47,417	10.
11. Nontransaction accounts:						
a.	Savings deposits (includes MMDAs).....			8563	76,488	11.a.
b.	Time deposits of \$250,000 or less.....			HK16	25,284	11.b.
c.	Time deposits of more than \$250,000.....			HK17	12,289	11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....			3353	0	12.
13. To be completed by banks with \$100 million or more in total assets: (5)						
	Other borrowed money (includes mortgage indebtedness).....			3355	0	13.

Memorandum

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 1 is to be completed by: (5)</i>						
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans. 						
1.	Loans to finance agricultural production and other loans to farmers.....			3386	5,951	M.1.

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

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

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

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

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

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

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

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

Dollar Amounts in Thousands

	RCON	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	0	1.a.
b. Credit card lines.....	3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments.....	F164	5,030	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	4,029	1.c.1.b.
(2) NOT secured by real estate	6550	0	1.c.2.
d. Not applicable			
e. Other unused commitments:			
(1) Commercial and industrial loans.....	J457	9,171	1.e.1.
(2) Loans to financial institutions.....	J458	0	1.e.2.
(3) All other unused commitments.....	J459	1,835	1.e.3.
2. Financial standby letters of credit.....	3819	509	2.
3. Performance standby letters of credit.....	3821	0	3.
4. Commercial and similar letters of credit.....	3411	0	4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	0	6.a.
b. Securities borrowed.....	3432	0	6.b.
7. and 8. Not applicable			
<i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>			
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	0	9.
a. and b. Not applicable			
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555	3555	0	9.d.
e. TEXT 3556	3556	0	9.e.
f. TEXT 3557	3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10.
a. Not applicable			
b. TEXT 5592	5592	0	10.b.
c. TEXT 5593	5593	0	10.c.
d. TEXT 5594	5594	0	10.d.
e. TEXT 5595	5595	0	10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164	6,967	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number 1	1.b.
2. Intangible assets:			
a. Mortgage servicing assets.....	3164	352	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590	352	2.a.1.
b. Goodwill.....	3163	0	2.b.
c. All other intangible assets.....	JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	2143	352	2.d.
3. Other real estate owned:			
a. Construction, land development, and other land.....	5508	0	3.a.
b. Farmland.....	5509	0	3.b.
c. 1-4 family residential properties.....	5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	5511	0	3.d.
e. Nonfarm nonresidential properties.....	5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....	JA29		4.
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (2)			
(a) One year or less.....	F055	0	5.a.1.a.
(b) Over one year through three years.....	F056	0	5.a.1.b.
(c) Over three years through five years.....	F057	0	5.a.1.c.
(d) Over five years.....	F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....	2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059	0	5.a.3.
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (4)			
(a) One year or less.....	F060	0	5.b.1.a.
(b) Over one year through three years.....	F061	0	5.b.1.b.
(c) Over three years through five years.....	F062	0	5.b.1.c.
(d) Over five years.....	F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....	8571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	3190	0	5.c.

1 Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 2 Report fixed rate advances by remaining maturity and floating-rate advances by next repricing date.
 3 Report both fixed and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
 5 Report both fixed and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

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

		Dollar Amounts in Thousands	
		RCON	YES / NO
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	NO
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Amount
		B570	0

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

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any

(Example: www.examplebank.com):

TEXT
4087 http:// www.cnb-brownwood.com

8.a.

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

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

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

(1)	TE01 N529		8.c.1.
(2)	TE02 N529		8.c.2.
(3)	TE03 N529		8.c.3.
(4)	TE04 N529		8.c.4.
(5)	TE05 N529		8.c.5.
(6)	TE06 N529		8.c.6.

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....

RCON	YES / NO
4088	YES

9.

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items

5.b.(1)(a) - (d)).....

RCON	Amount
F064	0
F065	0

10.a.

10.b.

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....

RCON	YES / NO
G463	YES

11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....

G464	NO
------	----

12.

13. Not applicable

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries (2).....

b. Total assets of captive reinsurance subsidiaries (2).....

RCON	Amount
K193	0
K194	0

14.a.

14.b.

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

	RCON	Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135	NR	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: ¹			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	N523	0	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
(1) Estimated dollar value of international remittance transfers.....	N524	Amount	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	MM07	Number	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	MQS2		16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....	LG26	0	17.a.
b. Outstanding balance of PPP loans.....	LG27	Amount	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....	LL59	0	17.d.1.
(2) More than one year.....	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....	LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	LL58	0	18.b.

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

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	2,182	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	513	C237	39	C229	44	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	48	1607	0	1608	155	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	228	K214	0	K215	27	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	82	K217	10	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	131	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	3,184	1407	49	1403	226	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

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

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

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	0
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by:¹</i> <ul style="list-style-type: none"> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 							
(5) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Memorandum item 4 is to be completed by: ¹ <ul style="list-style-type: none"> banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: 						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	131	1597	0	1583	0
Memorandum item 5 is to be completed semiannually in the June and December reports only.						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0
6. Not applicable						

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCON	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	99	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	0	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ²						
a. Outstanding balance.....	L183	0	L184	0	L185	0
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0

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

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 Assessments

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

Dollar Amounts in Thousands

	RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	269,585	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	F237	0	2.
3. Not applicable			
4. Average consolidated total assets for the calendar quarter.....	K652	286,459	4.
a. Averaging method used			
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1	4.a
		Amount	
5. Average tangible equity for the calendar quarter (1).....	K654	28,860	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less.....	G465	0	7.a.
b. Over one year through three years.....	G466	0	7.b.
c. Over three years through five years.....	G467	0	7.c.
d. Over five years.....	G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):			
a. One year or less.....	G469	0	8.a.
b. Over one year through three years.....	G470	0	8.b.
c. Over three years through five years.....	G471	0	8.c.
d. Over five years.....	G472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	L190	NR	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656	NO	10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	K657	NR	10.a
b. Banker's bank deduction limit.....	K658	NR	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	NO	11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>			
a. Custodial bank deduction.....	K660	NR	11.a
b. Custodial bank deduction limit.....	K661	NR	11.b

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

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	151,487	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number			
		F050		10,052	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....			F051	113,645	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number			
		F052		183	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	4,134	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number			
		F046		127	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	319	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		Number			
		F048		1	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>					
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³			S597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT			RCON	FDIC Cert. No.	
A545			A545	00000	M.3.

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

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

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

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

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Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands

	RCOA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	2,036	1.
2. Retained earnings (1).....	KW00	27,091	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)			
	RCOA	Number	
	JJ29	NR	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOA	Amount	
	B530	(12,744)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....			
	0=No 1=Yes	RCOA P838	1
			3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA	Amount	
	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	16,383	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	(12,744)	9.a.
b. Not applicable			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....			
	P849	NR	9.f.

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

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCOA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11. Not applicable				
12. Subtotal (item 5 minus items 6 through 10.b).....		P852	29,127	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....		LB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....		LB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....		LB60	0	15.
16. Not applicable				
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions.....		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	29,127	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	0	23.
24. LESS: Additional tier 1 capital deductions.....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	0	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	29,127	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	286,459	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....		P875	0	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	286,459	30.

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

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

Schedule RC-R—Continued

Part I - Continued

Leverage Ratio*

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

RCOA	Percentage
7204	10.1679%

 31.

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

0=No	RCOA	
1=Yes	LE74	0

 31.a.

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

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

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

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

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

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

	RCOA	
1=Yes	NC99	

 31.b.

Qualifying Criteria and Other Information for CBLR Institutions*

	Dollar Amounts in Thousands		(Column A)		(Column B)	
	RCOA	Amount	RCOA	Amount	RCOA	Percentage
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	2170	NR				
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.....						
34. Off-balance sheet exposures:			KX77	NR	KX78	NR
a. Unused portion of conditionally cancellable commitments.....						
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....			KX79	NR		
c. Other off-balance sheet exposures.....			KX80	NR		
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.....			KX81	NR		
			KX82	NR	KX83	NR

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

* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456.
the current report date, which must be less than \$10 billion.
1 Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-R—Continued

Part I - Continued

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

	Dollar Amounts in Thousands		RCOA	Amount
Tier 2 Capital¹				
39. Tier 2 capital instruments plus related surplus.....	P866	0		39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0		40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	0		41.
42. Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	1,942		42.
43. Not applicable				
44. Tier 2 capital before deductions (sum of items 39 through 42).....	P870	1,942		44.
45. LESS: Tier 2 capital deductions.....	P872	0		45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	5311	1,942		46.
Total Capital				
47. Total capital (sum of items 26 and 46).....	3792	31,069		47.
Total Risk-Weighted Assets				
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	155,231		48.
Risk-Based Capital Ratios*				
	RCOA	Percentage		
49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	P793	18.7636%		49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	7206	18.7636%		50.
51. Total capital ratio (item 47 divided by item 48).....	7205	20.0147%		51.
Capital Buffer*				
52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	H311	12.0147%		52.
Dollar Amounts in Thousands				
	RCOA	Amount		
53. Eligible retained income (4).....	H313	NR		53.
54. Distributions and discretionary bonus payments during the quarter (5).....	H314	NR		54.

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

- 1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 2 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.
- 3 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
- 4 Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
- 5 Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital. *Items 1 through 25 (column A through column U, as applicable) are to be completed semiannually in the June and December reports only.*

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							(Column I) 100% Amount	(Column J) 150% Amount
			(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount			
Dollar Amounts in Thousands											
Balance Sheet Asset Categories²											
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958					RCON S397	RCON D960	RCON S398	
	7,313	0	4,994					0	0	0	
2. Securities:	RCON D961	RCON S399	RCON D962	RCON H174	RCON H175			RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities (3).....	33,441	0	0	0	0			1,810	0	0	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCON JA21	RCON S402	RCON D967	RCON H176	RCON H177			RCON D968	RCON D969	RCON S403	
	113,165	(12,744)	0	0	0			125,909	0	0	
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972								
a. Federal funds sold.....	0		0					RCON D973	RCON S410	RCON D974	
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172						0	0	0	
	0	0									
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173					RCON S415	RCON S416	RCON S417	
a. Residential mortgage exposures.....	0	0	0					0	0	0	
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174					RCON H175	RCON H176	RCON H177	
	0	0	0					0	0	0	

1 For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.
 2 All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
 3 Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (1)										
d. All other exposures										
5. Loans and leases held for investment: (2)										
a. Residential mortgage exposures										
b. High volatility commercial real estate exposures										
c. Exposures past due 90 days or more or on nonaccrual (3)										
d. All other exposures										
6. LESS: Allowance for loan and lease losses (4)										

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate.
 3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category										
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCON D976	RCON S466	RCON D977	RCON H186	RCON H187	RCON D978	RCON D979	RCON D980	RCON S467	RCON D981	RCON D982	RCON D983	RCON D984
7. Trading assets.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. All other assets (1,2,3).....	13,954	RCON S469	RCON D982	RCON H188	RCON H189	RCON D983	RCON D984	RCON D985	RCON H185	124	13,126	0	0
a. Separate account bank-owned life insurance.....		0	61	0	0								
b. Default fund contributions to central counterparties.....													

1 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
 2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.
 3 Institutions that have adopted ASU 2016-13 and have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

Securitization Exposures: On- and Off-Balance Sheet

9. On-balance sheet securitization exposures:

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

Dollar Amounts in Thousands

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category										
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
11. Total balance sheet assets (3).....	287,246	RCON S500 (14,825)	RCON D987 6,869	RCON HJ90 0	RCON HJ91 0	RCON D988 159,983	RCON D989 33,518	RCON D990 100,866	RCON S503 192				

Dollar Amounts in Thousands

	(Column K) Amount	(Column L) Amount	(Column M) Amount	(Column N) Amount	(Column O) Amount	(Column P) Amount	(Column Q) Amount	(Column R) Application of Other Risk-Weighting Approaches
11. Total balance sheet assets (3).....	352	0	0	0	625%	937.5%	1250%	Exposure Amount
								Amount
								RCON H300
								291

1 Simplified Supervisory Formula Approach.

2 Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category										
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (3).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	RCON S524		
17. All other off-balance sheet liabilities.....	RCON G618	1.0	RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524			
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):		1.0												
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531			
b. Original maturity exceeding one year	20,065	0.2	4,013							4,013				
19. Unconditionally cancelable commitments	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539			
	RCON S540		RCON S541											
20. Over-the-counter derivatives		0.0	RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548			
21. Centrally cleared derivatives			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557			
22. Unsettled transactions (failed trades) (4)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197			
		0		0				0	0	0	0			

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

Schedule RC-R—Continued

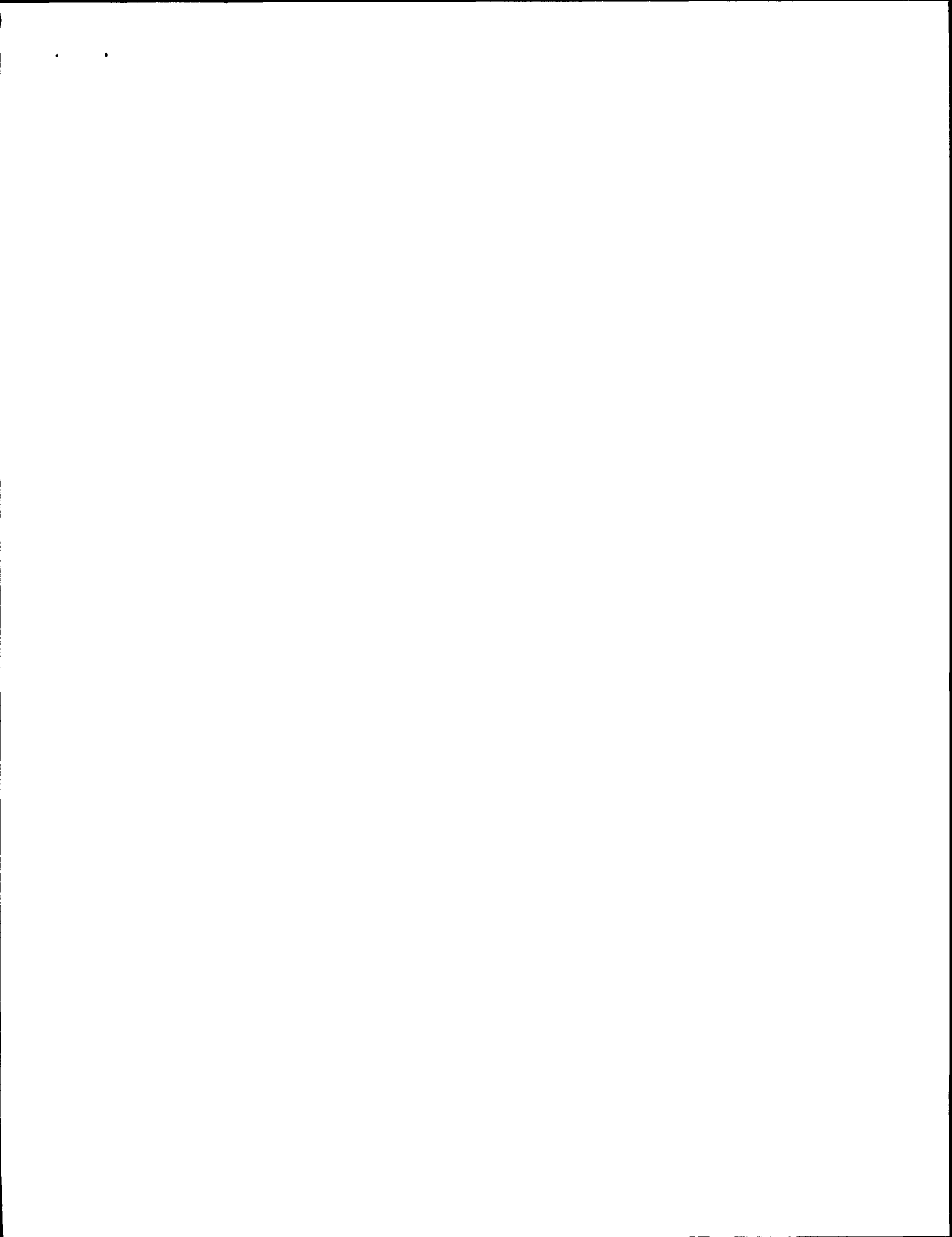
Part II—Continued

(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Allocation by Risk-Weight Category							
0% Amount	2% Amount	4% Amount	10% Amount	20% Amount	50% Amount	100% Amount	150% Amount
RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561
6,869	0	0	0	199,983	33,518	105,388	192
X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
0	0	0	0	31,997	16,759	105,388	288

23. Dollar Amounts in Thousands
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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)



Schedule RC-R—Continued

Part II—Continued

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category						
250% Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount
RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
352	0	0	0	0	0	0
X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
880	0	0	0	0	0	0

Dollar Amounts in Thousands

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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Items 26 through 31 are to be completed quarterly.

	Dollar Amounts in Thousands	
	RCON	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1)	5580	155,370
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	5581	0
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3)	8704	155,370
29. LESS: Excess allowance for loan and lease losses (4,5)	A222	139
30. LESS: Allocated transfer risk reserve	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30)	6641	155,231

1 For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

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

3 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AAAL and allocated transfer risk reserve.

4 Institutions that have adopted ASU 2016-13 should report the excess AAAL.

5 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AAAL transitional amount or the modified AAAL transitional amount, respectively, from the AAAL, as defined in the regulatory capital rule, before determining the amount of excess AAAL.

Schedule RC-R—Continued

Part II—Continued

Memoranda

Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

Dollar Amounts in Thousands		RCON	Amount
		5642	0
			M.1.

2. Notional principal amounts of over-the-counter derivative contracts:

	Dollar Amounts in Thousands		With a remaining maturity of		Amount
	RCON	Amount	(Column A) One year or less	(Column B) Over one year through five years	
a. Interest rate	5582	0	5583	0	5584
b. Foreign exchange rate and gold	5585	0	5586	0	5587
c. Credit (investment grade reference asset)	5588	0	5589	0	5590
d. Credit (non-investment grade reference asset)	5591	0	5592	0	5593
e. Equity	5594	0	5595	0	5596
f. Precious metals (except gold)	5597	0	5598	0	5599
g. Other	5600	0	5601	0	5602
a. Interest rate	5603	0	5604	0	5605
b. Foreign exchange rate and gold	5606	0	5607	0	5608
c. Credit (investment grade reference asset)	5609	0	5610	0	5611
d. Credit (non-investment grade reference asset)	5612	0	5613	0	5614
e. Equity	5615	0	5616	0	5617
f. Precious metals (except gold)	5618	0	5619	0	5620
g. Other	5621	0	5622	0	5623

4. Amount of allowances for credit losses on purchased credit-deteriorated assets:¹

Dollar Amounts in Thousands		RCON	Amount
a. Loans and leases held for investment		JJ30	NR
b. Held-to-maturity debt securities		JJ31	NR
c. Other financial assets measured at amortized cost		JJ32	NR

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule SU—Supplemental Information

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

Dollar Amounts in Thousands

		RCON	YES / NO	
Derivatives				
1.	Does the institution have any derivative contracts?	FT00	NO	1.
			Amount	
a.	Total gross notional amount of interest rate derivatives held for trading	A126	NR	1.a.
b.	Total gross notional amount of all other derivatives held for trading	FT01	NR	1.b.
c.	Total gross notional amount of interest rate derivatives not held for trading	8725	NR	1.c.
d.	Total gross notional amount of all other derivatives not held for trading	FT02	NR	1.d.
1-4 Family Residential Mortgage Banking Activities				
2.	For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?	RCON	YES / NO	
		FT03	NO	2.
			Amount	
a.	Principal amount of 1-4 family residential mortgage loans sold during the quarter	FT04	NR	2.a.
b.	Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading	FT05	NR	2.b.
Assets and Liabilities Measured at Fair Value on a Recurring Basis				
3.	Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCON	YES / NO	
		FT06	NO	3.
			Amount	
a.	Aggregate amount of fair value option assets.....	HK18	NR	3.a.
b.	Aggregate amount of fair value option liabilities.....	HK19	NR	3.b.
		RIAD		
c.	Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	F551	NR	3.c.
d.	Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	F553	NR	3.d.
Servicing, Securitization and Asset Sale Activities				
4.	Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCON	YES / NO	
		FT07	NO	4.
			Amount	
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.....	FT08	NR	4.a.
5.	Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....		YES / NO	
		FT09	NO	5.
			Amount	
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.....	FT10	NR	5.a.
6.	Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....		YES / NO	
		FT11	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.....		Amount	
		FT12	19,754	6.a.
Variable Interest Entities				
7.	Does the institution have any consolidated variable interest entities?.....		YES / NO	
		FT13	NO	7.
			Amount	
a.	Total assets of consolidated variable interest entities (1).....	FT14	NR	7.a.
b.	Total liabilities of consolidated variable interest entities.....	FT15	NR	7.b.

¹ Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

Schedule SU—Continued

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

		Dollar Amounts in Thousands	RCON	YES / NO
Credit Card Lending Specialized Items				
8.	Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....		FT16	NO 8.
	a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	Amount	C391	NR 8.a.
	b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		RIAD	
	c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....		C389	NR 8.b.
	d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....		C390	NR 8.c.
			C388	NR 8.d.
FDIC Loss-Sharing Agreements				
9.	Does the institution have assets covered by FDIC loss-sharing agreements?.....		RCON	YES / NO 9.
	a. Loans and leases covered by FDIC loss-sharing agreements.....		FT17	NO 9.
	b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:	Amount	FT18	NR 9.a.
	(1) Past due 30 through 89 days and still accruing.....		FT19	NR 9.b.1.
	(2) Past due 90 days and still accruing.....		FT20	NR 9.b.2.
	(3) Nonaccrual.....		FT21	NR 9.b.3.
	c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:			
	(1) Past due 30 through 89 days and still accruing.....		K102	NR 9.c.1.
	(2) Past due 90 days and still accruing.....		K103	NR 9.c.2.
	(3) Nonaccrual.....		K104	NR 9.c.3.
	d. Other real estate owned covered by FDIC loss-sharing agreements.....		FT22	NR 9.d.
	e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....		K192	NR 9.e.

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

FFIEC 051
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SU-3

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

Federal Financial Institutions Examination Council



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

Report at the close of business June 30, 2022

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20220630)

(RCON 9999)

less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number 14779
(RSSD 9050)

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

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

Citizens National Bank At Brownwood
Legal Title of Bank (RSSD 9017)

Brownwood
City (RSSD 9130)

TX 76801
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

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

The estimated average burden associated with this information collection is 35.38 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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

JESSE MENDOZA

Name (TEXT C490)

SENIOR VP & COO

Title (TEXT C491)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C492)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CINDY MUSICK

Name (TEXT C495)

VICE PRESIDENT & CONTROLLER

Title (TEXT C496)

cmusick@cnb-brownwood.com

E-mail Address (TEXT 4086)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

JOHN GUEST

Name (TEXT FT42)

jguest@cnb-brownwood.com

E-mail Address (TEXT FT44)

(325) 643-3545

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

(325) 643-5762

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

JESSE MENDOZA

Name (TEXT C366)

SENIOR VP & COO

Title (TEXT C367)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C368)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CINDY MUSICK

Name (TEXT C371)

VICE PRESIDENT & CONTROLLER

Title (TEXT C372)

cmusick@cnb-brownwood.com

E-mail Address (TEXT C373)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

JESSE MENDOZA

Name (TEXT C437)

SENIOR VP & COO

Title (TEXT C438)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C439)

(325) 643-3545

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

Secondary Contact

TULLY HAIR

Name (TEXT C442)

SENIOR VP

Title (TEXT C443)

thair@cnb-brownwood.com

E-mail Address (TEXT C444)

(325) 643-3545

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income

For the period January 1, 2022 — June 30, 2022

Schedule RI—Income Statement

Dollar Amounts in Thousands

	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	706	1.a.1.a.
(b) All other loans secured by real estate.....	4436	1,112	1.a.1.b.
(2) Commercial and industrial loans.....	4012	431	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	455	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	223	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	2,927	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	23	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	498	1.d.1.
(2) Mortgage-backed securities.....	B489	103	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	275	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	2	1.f.
g. Other interest income.....	4518	141	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	3,969	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	23	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	58	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	70	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	28	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	1	2.b.
c. Other interest expense.....	GW44	0	2.c.
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	180	2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	3,789	3.
4. Provision for loan and lease losses (3).....	JJ33	25	4.

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

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
5. Noninterest income:					
a. Income from fiduciary activities (1).....	4070	0			5.a.
b. Service charges on deposit accounts.....	4080	664			5.b.
c. Not applicable					
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	HT73	0			5.d.1.
(2) Income from insurance activities (2).....	HT74	0			5.d.2.
e. Not applicable					
f. Net servicing fees.....	B492	60			5.f.
g. and h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....	5416	41			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415	0			5.j.
k. Net gains (losses) on sales of other assets (3).....	B496	27			5.k.
l. Other noninterest income*.....	B497	162			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	954			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....	4135	1,598			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	375			7.b.
c. (1) Goodwill impairment losses.....	C216	0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232	0			7.c.2.
d. Other noninterest expense*.....	4092	1,107			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	3,080			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	1,638			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	1,638			8.c.
9. Applicable income taxes (on item 8.c).....	4302	0			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	1,638			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,638			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,638			14.

* Describe on Schedule RI-E - Explanations

- 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.
- Includes underwriting income from insurance and reinsurance activities.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
- Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Amount	
1. and 2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	65	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	112	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number	
	4150	49	M.5.
<i>Memorandum item 6 is to be completed by:</i> ¹			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD	Amount	
	4024	158	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date	
	9106	00000000	M.7.
8. through 10. Not applicable			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	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)).....	RIAD	Amount	
	F228	NR	M.12.
13. Not applicable			
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....	J321	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.....	RIAD	Amount	
	H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d. All other service charges on deposit accounts.....	H035	NR	M.15.d.

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

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

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	26,303	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....		8507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		8508	26,303	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	1,638	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		8509	0	5.
6. Treasury stock transactions, net.....		8510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	1,407	9.
10. Other comprehensive income (1).....		8511	(8,526)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	18,008	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	0	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	0	4608	5	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	25	K133	4	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0	5.c.
6. Not applicable					
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	25	4605	9	9.

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

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

Memoranda

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

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - Continued

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

1 Include write-downs arising from transfers of loans to a held-for-sale account.
2 The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

Part II. Changes in Allowances for Credit Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
	1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	8522	2,064	JH88	NR	JH94
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	9	JH89	NR	JH95	NR
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	25	JH92	NR	JH98	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	0	JJ00	NR	JJ01	NR
5. Provisions for credit losses (4,5).....	4230	25	JH90	NR	JH96	NR
6. Adjustments* (see instructions for this schedule).....	C233	0	JH91	NR	JH97	NR
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	2,073	JH93	NR	JH99	NR

* Describe on Schedule RI-E - Explanations.
1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
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.
5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

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

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

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

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

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

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

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

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands

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

Schedule RI-E—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17		4.b.
	TEXT			
c.	B526	B526	0	4.c.
	TEXT			
d.	B527	B527	0	4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT			
	4498	4498	0	5.a.
	TEXT			
b.	4499	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR	6.b.
	TEXT			
c.	4521	4521	0	6.c.
	TEXT			
d.	4522	4522	0	6.d.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....	RIAD	YES / NO	
	4769	NO	7.

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

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

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin (1)				0081	5,182	1.a.
b. Interest-bearing balances (2)				0071	7,929	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)				JJ34	38,731	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	115,896	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)				JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	0	3.a.
b. Securities purchased under agreements to resell (5,6)				B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a.
b. Loans and leases held for investment	B528	116,226				4.b.
c. LESS: Allowance for loan and lease losses (7)	3123	2,073				4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	114,153	4.d.
5. Trading assets				3545	0	5.
6. Premises and fixed assets (including capitalized leases)				2145	3,695	6.
7. Other real estate owned (from Schedule RC-M)				2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130	0	8.
9. Direct and indirect investments in real estate ventures				3656	0	9.
10. Intangible assets (from Schedule RC-M)				2143	349	10.
11. Other assets (from Schedule RC-F) (6)				2160	8,822	11.
12. Total assets (sum of items 1 through 11)				2170	294,757	12.
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	275,232	13.a.
(1) Noninterest-bearing (8)	6631	114,159				13.a.1.
(2) Interest-bearing	6636	161,073				13.a.2.
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased (9)				B993	0	14.a.
b. Securities sold under agreements to repurchase (10)				B995	0	14.b.
15. Trading liabilities				3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)				3190	0	16.
17. and 18. Not applicable						
19. Subordinated notes and debentures (11)				3200	0	19.

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

Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount	
Liabilities—continued						
20.	Other liabilities (from Schedule RC-G).....			2930	1,517	20.
21.	Total liabilities (sum of items 13 through 20).....			2948	276,749	21.
22.	Not applicable					
Equity Capital						
Bank Equity Capital						
23.	Perpetual preferred stock and related surplus.....			3838	0	23.
24.	Common stock.....			3230	560	24.
25.	Surplus (excludes all surplus related to preferred stock).....			3839	1,476	25.
26.	a. Retained earnings.....			3632	26,863	26.a.
	b. Accumulated other comprehensive income (1).....			8530	(10,891)	26.b.
	c. Other equity capital components (2).....			A130	0	26.c.
27.	a. Total bank equity capital (sum of items 23 through 26.c).....			3210	18,008	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....			3000	0	27.b.
28.	Total equity capital (sum of items 27.a and 27.b).....			G105	18,008	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....			3300	294,757	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021.....
- | RCON | Number |
|------|--------|
| 6724 | NR |
- M.1.
- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
 - 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
 - 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
 - 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
 - 3 = This number is not to be used
 - 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
 - 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
 - 6 = Review of the bank's financial statements by external auditors
 - 7 = Compilation of the bank's financial statements by external auditors
 - 8 = Other audit procedures (excluding tax preparation work)
 - 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date (report the date in MMDD format).....
- | RCON | Date |
|------|------|
| 8678 | NR |
- M.2.

1 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	117,222	HT53	107,141	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	38,731	8497	36,619	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	0	HT55	0	HT56	9,564	HT57	8,755	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....					MG95	NR			7.
8. Total (sum of items 1 through 7) (3).....	1754	38,731	1771	36,619	1772	126,786	1773	115,896	8.

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

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RC/N	Amount	
1. Pledged securities (1).....	0416	33,879	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	465	M.2.a.1.
(2) Over three months through 12 months.....	A550	4,845	M.2.a.2.
(3) Over one year through three years.....	A551	45,596	M.2.a.3.
(4) Over three years through five years.....	A552	81,659	M.2.a.4.
(5) Over five years through 15 years.....	A553	13,307	M.2.a.5.
(6) Over 15 years.....	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	0	M.2.b.1.
(2) Over three months through 12 months.....	A556	10	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	270	M.2.b.4.
(5) Over five years through 15 years.....	A559	4,776	M.2.b.5.
(6) Over 15 years.....	A560	3,699	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	0	M.2.c.1.
(2) Over three years.....	A562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	5,320	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	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):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.¹ Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	Dollar Amounts in Thousands		RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	4,587			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	15,382			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	14,561			1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	371			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	27,891			1.c.2.a.
(b) Secured by junior liens.....	5368	603			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	2,147			1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	8,238			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	6,850			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288	0			2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	4,736			3.
4. Commercial and industrial loans.....	1766	13,809			4.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit Cards.....	B538	0			6.a.
b. Other revolving credit plans.....	B539	0			6.b.
c. Automobile loans.....	K137	7,108			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	3,678			6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	Z107	6,316			8.
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	0			9.a.
b. Other loans.....	J464	20			9.b.
10. Lease financing receivables (net of unearned income).....	2165	0			10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	71			11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	2122	116,226			12.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....					
	K158	0			M.1.a.1.
(2) Other construction loans and all land development and other land loans.....					
	K159	0			M.1.a.2.
b. Loans secured by 1-4 family residential properties.....					
	F576	0			M.1.b.
c. Secured by multifamily (5 or more) residential properties.....					
	K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					
	K161	0			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....					
	K162	0			M.1.d.2.
e. Commercial and industrial loans.....					
	K256	87			M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....					
	K165	52			M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>					
(1) Loans secured by farmland.....					
	K166	0			M.1.f.1.
(2) and (3) Not applicable					
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
	K098	0			M.1.f.4.a.
(b) Automobile loans.....					
	K203	52			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....					
	K204	0			M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>					
• Banks with \$300 million or more in total assets					
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
(5) Loans to finance agricultural production and other loans to farmers.....					
	K168	0			M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....					
	HK25	139			M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	A564	1,409	M.2.a.1.
(2) Over three months through 12 months.....	A565	2,474	M.2.a.2.
(3) Over one year through three years.....	A566	1,587	M.2.a.3.
(4) Over three years through five years.....	A567	936	M.2.a.4.
(5) Over five years through 15 years.....	A568	6,991	M.2.a.5.
(6) Over 15 years.....	A569	14,450	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,3)			
(1) Three months or less.....	A570	22,441	M.2.b.1.
(2) Over three months through 12 months.....	A571	11,844	M.2.b.2.
(3) Over one year through three years.....	A572	16,071	M.2.b.3.
(4) Over three years through five years.....	A573	10,008	M.2.b.4.
(5) Over five years through 15 years.....	A574	14,462	M.2.b.5.
(6) Over 15 years.....	A575	13,497	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....			
	A247	21,373	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....			
	2746	0	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....			
	S370	16,505	M.4.
5. and 6. Not applicable			

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
	RCON	Amount	RCON	Amount	RCON	Amount
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year (2).....						
	GW45	0	GW46	0	GW47	0

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	G376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule Rl, item 1.a.(1)(b))	RIAD G377	0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	RCON G378	0	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471	NR	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</i>			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	0	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			
a. Number of Section 4013 loans outstanding.....	LG24	0	M.17.a.
b. Outstanding balance of Section 4013 loans.....	LG25	0	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	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.).....

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.
2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less.....	5564	16	5565	723	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	24	5567	2,778	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	24	5569	7,719	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):					
a. With original amounts of \$100,000 or less.....	5570	140	5571	3,433	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	18	5573	1,478	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	20	5575	5,848	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	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" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of \$100,000 or less.....	5578	13	5579	534	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	15	5581	2,141	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	7	5583	1,941	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With original amounts of \$100,000 or less.....	5584	103	5585	1,829	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	11	5587	1,041	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	1	5589	500	8.c.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	151,241			B550	107,411
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	8,589			2530	7,991
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	0
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	159,830	2210	114,159	2385	115,402

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	4,501			M.1.a.
b. Total brokered deposits.....	2365	0			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0			M.1.c.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0			M.1.d.1.
(2) Not applicable					
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits.....	JH83	0			M.1.g.
<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:					
(1) Fully insured, affiliate sweep deposits.....	MT87	0			M.1.h.1.
(2) Not fully insured, affiliate sweep deposits.....	MT89	0			M.1.h.2.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	0			M.1.h.3.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	0			M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	MT95	0			M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	48,284			M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	29,350			M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	12,542			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	13,866			M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	11,360			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	1,663			M.2.e.

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

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

Schedule RC-E—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	RCON	Amount	
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)					
(1) Three months or less.....	HK07	4,529			M.3.a.1.
(2) Over three months through 12 months.....	HK08	17,182			M.3.a.2.
(3) Over one year through three years.....	HK09	2,604			M.3.a.3.
(4) Over three years.....	HK10	2,093			M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....					
	HK11	21,710			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)					
(1) Three months or less.....	HK12	8,297			M.4.a.1.
(2) Over three months through 12 months.....	HK13	2,242			M.4.a.2.
(3) Over one year through three years.....	HK14	312			M.4.a.3.
(4) Over three years.....	HK15	509			M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....					
	K222	10,539			M.4.b.

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

	RCON	YES / NO	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	P752	YES	M.5.

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

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

- 1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-F—Other Assets¹

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (2).....			B556	1,168	1.
2.	Net deferred tax assets (3).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	736	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	6,223	5.a.
b.	Separate account life insurance assets.....			K202	284	5.b.
c.	Hybrid account life insurance assets.....			K270	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% of this item).....			2168	411	6.
a.	Prepaid expenses.....	2166	188			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	I448	0			6.d.
e.	Computer software.....	FT33	0			6.e.
f.	Accounts receivable.....	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549 Right to use asset	3549	204			6.h.
i.	TEXT 3550	3550	0			6.i.
j.	TEXT 3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	8,822	7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits (1).....			3645	78	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	399	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (3).....			B557	0	3.
<i>Items 4.a through 4.h are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	1,040	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	760			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	L856	0			4.e.
f.	TEXT 3552 Lease obligation	3552	204			4.f.
g.	TEXT 3553	3553	0			4.g.
h.	TEXT 3554	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	1,517	5.

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

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....					
		3381	10,719			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....					
		8558	110,101			2.
3.	Mortgage-backed securities (2).....					
		8559	9,333			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....					
		8560	38,829			4.
5.	Federal funds sold and securities purchased under agreements to resell.....					
		3365	795			5.
6.	Loans:					
a.	Total loans.....					
		3360	114,471			6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....					
		3465	28,643			6.b.1.
(2)	All other loans secured by real estate.....					
		3466	46,620			6.b.2.
c.	Commercial and industrial loans.....					
		3387	14,295			6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards.....					
		8561	0			6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....					
		8562	11,130			6.d.2.
7.	Not applicable					
8.	Lease financing receivables (net of unearned income).....					
		3484	0			8.
9.	Total assets (4).....					
		3368	297,087			9.
Liabilities						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....					
		3485	45,961			10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs).....					
		8563	77,895			11.a.
b.	Time deposits of \$250,000 or less.....					
		HK16	26,858			11.b.
c.	Time deposits of more than \$250,000.....					
		HK17	10,669			11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....					
		3353	0			12.
13.	To be completed by banks with \$100 million or more in total assets: (5) Other borrowed money (includes mortgage indebtedness).....					
		3355	0			13.

Memorandum

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 1 is to be completed by: (5)</i>						
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans. 						
1.	Loans to finance agricultural production and other loans to farmers.....					
		3386	5,014			M.1.

- 1 For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- 2 Quarterly averages for all debt securities should be based on amortized cost.
- 3 Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
- 4 The quarterly average for total assets should reflect securities not held for trading as follows:
 - a) Debt securities at amortized cost.
 - b) Equity securities with readily determinable fair values at fair value.
 - c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
- 5 The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.



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

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

		Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....			3814	0	1.a.
b.	Credit card lines.....			3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments.....	F164	5,333			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	4,995			1.c.1.b.
(2)	NOT secured by real estate	6550	0			1.c.2.
d.	Not applicable					
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	9,615			1.e.1.
(2)	Loans to financial institutions.....	J458	0			1.e.2.
(3)	All other unused commitments.....	J459	4,944			1.e.3.
2.	Financial standby letters of credit.....	3819	532			2.
3.	Performance standby letters of credit.....	3821	0			3.
4.	Commercial and similar letters of credit.....	3411	0			4.
5.	Not applicable					
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	0			6.a.
b.	Securities borrowed.....	3432	0			6.b.
7. and 8. Not applicable						
<i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>						
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")						
a. and b.	Not applicable			3430	0	9.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf						
		C978	0			9.c.
d.	TEXT 3555	3555	0			9.d.
e.	TEXT 3556	3556	0			9.e.
f.	TEXT 3557	3557	0			9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")						
a.	Not applicable			5591	0	10.
b.	TEXT 5592	5592	0			10.b.
c.	TEXT 5593	5593	0			10.c.
d.	TEXT 5594	5594	0			10.d.
e.	TEXT 5595	5595	0			10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>						
11. Year-to-date merchant credit card sales volume:						
a.	Sales for which the reporting bank is the acquiring bank	C223	0			11.a.
b.	Sales for which the reporting bank is the agent bank with risk	C224	0			11.b.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
			6164	4,121	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
		6165	Number	1	1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
(1) Estimated fair value of mortgage servicing assets.....					
	A590	349	3164	349	2.a.
b. Goodwill.....					
			3163	0	2.b.
c. All other intangible assets.....					
			JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
			2143	349	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land.....					
			5508	0	3.a.
b. Farmland.....					
			5509	0	3.b.
c. 1-4 family residential properties.....					
			5510	0	3.c.
d. Multifamily (5 or more) residential properties.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties.....					
			5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....					
			2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....					
			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less.....					
			F055	0	5.a.1.a.
(b) Over one year through three years.....					
			F056	0	5.a.1.b.
(c) Over three years through five years.....					
			F057	0	5.a.1.c.
(d) Over five years.....					
			F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....					
			2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....					
			F059	0	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less.....					
			F060	0	5.b.1.a.
(b) Over one year through three years.....					
			F061	0	5.b.1.b.
(c) Over three years through five years.....					
			F062	0	5.b.1.c.
(d) Over five years.....					
			F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....					
			B571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....					
			3190	0	5.c.

1 Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 2 Report fixed rate advances by remaining maturity and floating-rate advances by next repricing date.
 3 Report both fixed and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
 5 Report both fixed and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

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

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

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

8. Internet Website addresses and physical office trade names:

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

TEXT
4087 http:// www.cnb-brownwood.com

8.a.

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

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

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

(1)	TE01 N529		8.c.1.
(2)	TE02 N529		8.c.2.
(3)	TE03 N529		8.c.3.
(4)	TE04 N529		8.c.4.
(5)	TE05 N529		8.c.5.
(6)	TE06 N529		8.c.6.

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....

RCON	YES / NO	9.
4088	NR	

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....

RCON	Amount	10.a.
F064	0	
RCON	Amount	10.b.
F065	0	

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....

RCON	YES / NO	11.
G463	NR	

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....

RCON	Amount	12.
G464	NR	

13. Not applicable

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries (2).....

b. Total assets of captive reinsurance subsidiaries (2).....

RCON	Amount	14.a.
K193	NR	
RCON	Amount	14.b.
K194	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).
² Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

Dollar Amounts in Thousands

	RCON	Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		YES / NO	
	L135	NR	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: ¹			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		Number	
	NS23	NR	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:		Amount	
(1) Estimated dollar value of international remittance transfers.....	NS24	NR	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		Number	
	MM07	NR	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		Number	
	MQS2	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....	LG26	0	17.a.
b. Outstanding balance of PPP loans.....		Amount	
	LG27	0	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....	LL59	0	17.d.1.
(2) More than one year.....	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....	LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	LL58	0	18.b.

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

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	200	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	328	C237	58	C229	44	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	732	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	92	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	206	1607	0	1608	49	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	260	K214	30	K215	34	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	114	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	0	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	1,932	1407	88	1403	127	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
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.....						
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K036	0	K037	0	K038	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	0
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	64	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	64	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by:¹</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....	HK26	64	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<i>Memorandum item 4 is to be completed by:</i> ¹						
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: 						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	0
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0
6. Not applicable						

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCON	Amount
7. Additions to nonaccrual assets during the previous six months.....	C410	0
8. Nonaccrual assets sold during the previous six months.....	C411	0

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ²						
a. Outstanding balance.....	L183	0	L184	0	L185	0
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0

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

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 Assessments

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

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	275,310	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	0	2.
3. Not applicable				
4. Average consolidated total assets for the calendar quarter.....		K652	297,087	4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a
			Amount	
5. Average tangible equity for the calendar quarter (1).....		K654	28,485	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less.....		G465	0	7.a.
b. Over one year through three years.....		G466	0	7.b.
c. Over three years through five years.....		G467	0	7.c.
d. Over five years.....		G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....		G469	0	8.a.
b. Over one year through three years.....		G470	0	8.b.
c. Over three years through five years.....		G471	0	8.c.
d. Over five years.....		G472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated brokered reciprocal deposits.....		L190	NR	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656	YES / NO	NO	10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				
a. Banker's bank deduction.....		K657	NR	10.a
b. Banker's bank deduction limit.....		K658	NR	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	YES / NO	NO	11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>				
a. Custodial bank deduction.....		K660	NR	11.a
b. Custodial bank deduction limit.....		K661	NR	11.b

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands

		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	155,433	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....				
		Number		
	F050		10,440	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	115,356	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....				
		Number		
	F052		189	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹				
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	4,204	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....				
		Number		
	F046		131	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹				
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	317	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....				
		Number		
	F048		1	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>				
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³		5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
	TEXT	RCON	FDIC Cert. No.	
	A545	A545	00000	M.3.

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

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

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

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands

	RCOA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	2,036	1.
2. Retained earnings (1).....	KW00	26,863	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)			
	RCOA	Number	
	JJ29	NR	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOA	Amount	
	B530	(10,891)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....			
	0=No 1=Yes	RCOA P838	1
			3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA	Amount	
	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	18,008	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	(10,891)	9.a.
b. Not applicable			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR	9.f.

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

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCOA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11. Not applicable				
12. Subtotal (item 5 minus items 6 through 10.b).....		P852	28,899	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....		LB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....		LB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....		LB60	0	15.
16. Not applicable				
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions.....		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	28,899	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	0	23.
24. LESS: Additional tier 1 capital deductions.....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	0	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		B274	28,899	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	297,087	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).....		P875	0	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	297,087	30.

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

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

Schedule RC-R—Continued

Part I - Continued

Leverage Ratio*

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

RCOA	Percentage
7204	9.7275%

 31.

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

0=No	RCOA	
1=Yes	LE74	0

 31.a.

- If your institution entered "1" for Yes in item 31.a:
- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
 - Do not complete items 39 through 54, and
 - Do not complete Part II of Schedule RC-R.

- If your institution entered "0" for No in item 31.a:
- Skip (do not complete) items 32 through 38.c,
 - Complete items 39 through 54, as applicable, and
 - Complete Part II of Schedule RC-R.

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

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

	RCOA	
1=Yes	NC99	

 31.b.

Qualifying Criteria and Other Information for CBLR Institutions*

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

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

* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456. the current report date, which must be less than \$10 billion.
¹ Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-R—Continued

Part I - Continued

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

		Dollar Amounts in Thousands		RCOA	Amount	
Tier 2 Capital¹						
39.	Tier 2 capital instruments plus related surplus.....	P866	0			39.
40.	Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0			40.
41.	Total capital minority interest that is not included in tier 1 capital.....	P868	0			41.
42.	Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	1,920			42.
43.	Not applicable					
44.	Tier 2 capital before deductions (sum of items 39 through 42).....	P870	1,920			44.
45.	LESS: Tier 2 capital deductions.....	P872	0			45.
46.	Tier 2 capital (greater of item 44 minus item 45, or zero).....	5311	1,920			46.
Total Capital						
47.	Total capital (sum of items 26 and 46).....	3792	30,819			47.
Total Risk-Weighted Assets						
48.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	153,481			48.
Risk-Based Capital Ratios*						
		RCOA	Percentage			
49.	Common equity tier 1 capital ratio (item 19 divided by item 48).....	P793	18.8290%			49.
50.	Tier 1 capital ratio (item 26 divided by item 48).....	7206	18.8290%			50.
51.	Total capital ratio (item 47 divided by item 48).....	7205	20.0800%			51.
Capital Buffer*						
52.	Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	H311	12.0800%			52.
		RCOA	Amount			
53.	Eligible retained income (4).....	H313	NR			53.
54.	Distributions and discretionary bonus payments during the quarter (5).....	H314	NR			54.

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

- 1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 2 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.
- 3 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
- 4 Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
- 5 Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules' and not deducted from tier 1 or tier 2 capital. *Items 1 through 25 (column A through column U, as applicable) are to be completed semiannually in the June and December reports only.*

	(Column A) Totals From Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	Allocation by Risk-Weight Category										
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
			Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands													
Balance Sheet Asset Categories²													
1. Cash and balances due from depository institutions.....	RCON D957 13,111	RCON S396 0	RCON D958 5,278							RCON D959 7,833	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961 38,731	RCON S399 0	RCON D962 0	RCON H174 0	RCON H175 0					RCON D964 36,921	RCON D965 1,810	RCON S400 0	RCON S400 0
a. Held-to-maturity securities (3).....													
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCON JAZ1 115,896	RCON S402 (10,890)	RCON D967 0	RCON H176 0	RCON H177 0					RCON D968 126,786	RCON D969 0	RCON D970 0	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:													
a. Federal funds sold.....	RCON D971 0		RCON D972 0							RCON D973 0	RCON S410 0	RCON D974 0	RCON S411 0
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0											
4. Loans and leases held for sale:													
a. Residential mortgage exposures.....	RCON S413 0	RCON S414 0	RCON H173 0							RCON S415 0	RCON S416 0	RCON S417 0	
b. High volatility commercial real estate exposures.....	RCON S419 0	RCON S420 0	RCON H174 0							RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0

1 For national banks and federal savings associations, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category										(Column I)	(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%				
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87	RCON D978	RCON D979	RCON D980	RCON S467					
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. All other assets (1,2,3).....	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89	RCON D983	RCON D984	RCON D985	RCON HJ85					
a. Separate account bank-owned life insurance.....	12,866	0	61	0	0	123	0	12,049	0					
b. Default fund contributions to central counterparties.....														

1 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
 2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTI transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.
 3 Institutions that have adopted ASU 2016-13 and have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches ¹
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	RCON H291	RCON H292	
Dollar Amounts in Thousands	RCON H186	RCON H290	RCON H187				0	0	
7. Trading assets.....	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	
8. All other assets (2).....	349	0	0				RCON H296	RCON H297	
a. Separate account bank-owned life insurance.....							284	57	
b. Default fund contributions to central counterparties.....							RCON H298	RCON H299	
							0	0	
								0	

1 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up Amount
		1250% Amount		
RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
0	0	0	0	0
RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
0	0	0	0	0
RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
0	0	0	0	0
RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
0	0	0	0	0
RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
0	0	0	0	0

Dollar Amounts in Thousands

Securitization Exposures: On- and Off-Balance Sheet

9. On-balance sheet securitization exposures:

a. Held-to-maturity securities (2).....

b. Available-for-sale securities.....

c. Trading assets.....

d. All other on-balance sheet securitization exposures.....

10. Off-balance sheet securitization exposures.....

(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
		0%	2%	4%	10%	20%	50%	100%	150%		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
RCON 2170	RCON S500	RCON D987	RCON H190	RCON H191	RCON D988	RCON D989	RCON D990	RCON S503			
294,757	(12,963)	7,044	0	0	171,663	31,150	97,117	113			

Dollar Amounts in Thousands

11. Total balance sheet assets (3).....

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Application of Other Risk- Weighting Approaches
RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
349	0	0	0	0	0	0	284

Dollar Amounts in Thousands

11. Total balance sheet assets (3).....

1 Simplified Supervisory Formula Approach.
 2 Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.
 3 For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II—Continued

(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category											
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%				
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
RCON D991		RCON D992	RCON D993	RCON H192	RCON H193			RCON D994	RCON D995	RCON D996			RCON S511	
532	1.0	532	0	0	0			0	0	532			0	12.
RCON D997		RCON D998	RCON D999					RCON G603	RCON G604	RCON G605			RCON S512	
0	0.5	0	0					0	0	0			0	13.
RCON G606		RCON G607	RCON G608	RCON H194	RCON H195			RCON G609	RCON G610	RCON G611			RCON S513	
0	0.2	0	0	0	0			0	0	0			0	14.
RCON G612		RCON G613	RCON G614					RCON G615	RCON G616	RCON G617			RCON S514	
0	1.0	0	0					0	0	0			0	15.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category										
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (3).....	RCON S515	0	RCON S516	RCON S517	RCON S518	RCON S519	RCON S520	RCON S521	RCON S522	RCON S523				
17. All other off-balance sheet liabilities.....	RCON G618	1.0	RCON G619	RCON G620										
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):		1.0												
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON H196	RCON H197	RCON S528	RCON S529	RCON S530	RCON S531				
b. Original maturity exceeding one year.....	24,887	0.2	4,977						4,977					
19. Unconditionally cancelable commitments.....	RCON G624		RCON G625	RCON G626	RCON H198	RCON H199	RCON G627	RCON G628	RCON G629	RCON S539				
	0	0.5	0											
	RCON S540		RCON S541											
	0	0.0	0											
20. Over-the-counter derivatives.....			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548			
			0	0	0	0	0	0	0	0	0			
21. Centrally cleared derivatives.....			RCON S549	RCON S550	RCON S551	RCON S552								
22. Unsettled transactions (failed trades) (4).....	RCON H191		0	0	0	0								
	0			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197			
				0				0	0	0	0			

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

Schedule RC-R—Continued

Part II—Continued

	(Column O) Allocation by Risk-Weight Category	(Column P) 625%	(Column Q) 937.5%	(Column R) 1250%	(Column S) Application of Other Risk-Weighting Approaches ¹	
					Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	RCON H301	RCON H302
Dollar Amounts in Thousands					0	0
16. Repo-style transactions (2)						
17. All other off-balance sheet liabilities						
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less					RCON H303	RCON H304
b. Original maturity exceeding one year					RCON H307	RCON H308
19. Unconditionally cancelable commitments						
20. Over-the-counter derivatives					RCON H309	RCON H310
21. Centrally cleared derivatives					0	0
22. Unsettled transactions (failed trades) (3)						
	RCON H198	RCON H199	RCON H200			
	0	0	0			

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

Schedule RC-R—Continued

Part II—Continued

(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Allocation by Risk-Weight Category							
0% Amount	2% Amount	4% Amount	10% Amount	20% Amount	50% Amount	100% Amount	150% Amount
RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561
7,044	0	0	0	171,663	31,150	102,626	113
X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
0	0	0	0	34,333	15,575	102,626	170
							25.

23. Dollar Amounts in Thousands
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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Schedule RC-R—Continued

Part II—Continued

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category						
250% Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount
RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
349	0	0	0	0	0	0
X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
23.						
24.						
RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
873	0	0	0	0	0	0
25.						

Dollar Amounts in Thousands

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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Items 26 through 31 are to be completed quarterly.

Dollar Amounts in Thousands	
RCON	Amount
S580	153,634
S581	0
B704	153,634
A222	153
3128	0
6641	153,481
26.	
27.	
28.	
29.	
30.	
31.	

- 1 For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.
- 2 Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
- 3 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.
- 4 Institutions that have adopted ASU 2016-13 should report the excess AACL.
- 5 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		.S642	0
			M.1.

Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

	Dollar Amounts in Thousands			With a remaining maturity of			
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years	RCON	Amount	RCON	Amount
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	.S582	0	.S583	0	.S584	0	M.2.a.
b. Foreign exchange rate and gold	.S585	0	.S586	0	.S587	0	M.2.b.
c. Credit (investment grade reference asset)	.S588	0	.S589	0	.S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	.S591	0	.S592	0	.S593	0	M.2.d.
e. Equity	.S594	0	.S595	0	.S596	0	M.2.e.
f. Precious metals (except gold)	.S597	0	.S598	0	.S599	0	M.2.f.
g. Other	.S600	0	.S601	0	.S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	.S603	0	.S604	0	.S605	0	M.3.a.
b. Foreign exchange rate and gold	.S606	0	.S607	0	.S608	0	M.3.b.
c. Credit (investment grade reference asset)	.S609	0	.S610	0	.S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	.S612	0	.S613	0	.S614	0	M.3.d.
e. Equity	.S615	0	.S616	0	.S617	0	M.3.e.
f. Precious metals (except gold)	.S618	0	.S619	0	.S620	0	M.3.f.
g. Other	.S621	0	.S622	0	.S623	0	M.3.g.

Dollar Amounts in Thousands		RCON	Amount
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			
a. Loans and leases held for investment	.J150	NR	M.4.a.
b. Held-to-maturity debt securities	.J131	NR	M.4.b.
c. Other financial assets measured at amortized cost	.J132	NR	M.4.c.

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule SU—Supplemental Information

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

Dollar Amounts in Thousands

		RCON	YES / NO	
Derivatives				
1.	Does the institution have any derivative contracts?	FT00	NO	1.
			Amount	
a.	Total gross notional amount of interest rate derivatives held for trading	A126	NR	1.a.
b.	Total gross notional amount of all other derivatives held for trading	FT01	NR	1.b.
c.	Total gross notional amount of interest rate derivatives not held for trading	8725	NR	1.c.
d.	Total gross notional amount of all other derivatives not held for trading	FT02	NR	1.d.
1-4 Family Residential Mortgage Banking Activities				
2.	For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?	RCON	YES / NO	
		FT03	NO	2.
			Amount	
a.	Principal amount of 1-4 family residential mortgage loans sold during the quarter	FT04	NR	2.a.
b.	Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading	FT05	NR	2.b.
Assets and Liabilities Measured at Fair Value on a Recurring Basis				
3.	Does the institution use the fair value option to measure any of its assets or liabilities?	RCON	YES / NO	
		FT06	NO	3.
			Amount	
a.	Aggregate amount of fair value option assets.....	HK18	NR	3.a.
b.	Aggregate amount of fair value option liabilities.....	HK19	NR	3.b.
		RIAD		
c.	Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	F551	NR	3.c.
d.	Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	F553	NR	3.d.
Servicing, Securitization and Asset Sale Activities				
4.	Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?	RCON	YES / NO	
		FT07	NO	4.
			Amount	
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.....	FT08	NR	4.a.
5.	Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?		YES / NO	
		FT09	NO	5.
			Amount	
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.....	FT10	NR	5.a.
6.	Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?		YES / NO	
		FT11	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.....		Amount	
		FT12	20,412	6.a.
Variable Interest Entities				
7.	Does the institution have any consolidated variable interest entities?		YES / NO	
		FT13	NO	7.
			Amount	
a.	Total assets of consolidated variable interest entities (1).....	FT14	NR	7.a.
b.	Total liabilities of consolidated variable interest entities.....	FT15	NR	7.b.

¹ Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

Schedule SU—Continued

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

Dollar Amounts in Thousands

	RCON	YES / NO	
Credit Card Lending Specialized Items			
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	FT16	NO	8.
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	C391	NR	8.a.
	RIAD		
	Amount		
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	NR	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	C388	NR	8.d.
FDIC Loss-Sharing Agreements			
9. Does the institution have assets covered by FDIC loss-sharing agreements?.....	RCON	YES / NO	
	FT17	NO	9.
		Amount	
a. Loans and leases covered by FDIC loss-sharing agreements.....	FT18	NR	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:			
(1) Past due 30 through 89 days and still accruing.....	FT19	NR	9.b.1.
(2) Past due 90 days and still accruing.....	FT20	NR	9.b.2.
(3) Nonaccrual.....	FT21	NR	9.b.3.
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:			
(1) Past due 30 through 89 days and still accruing.....	K102	NR	9.c.1.
(2) Past due 90 days and still accruing.....	K103	NR	9.c.2.
(3) Nonaccrual.....	K104	NR	9.c.3.
d. Other real estate owned covered by FDIC loss-sharing agreements.....	FT22	NR	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....	K192	NR	9.e.

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

Federal Financial Institutions Examination Council



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

Report at the close of business September 30, 2022

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

(20220930)

(RCON 9999)

less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

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 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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

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

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.

Citizens National Bank At Brownwood

Legal Title of Bank (RSSD 9017)

Brownwood

City (RSSD 9130)

FDIC Certificate Number 14779
(RSSD 9050)

TX
State Abbrev. (RSSD 9200)

76801
ZIP Code (RSSD 9220)

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

The estimated average burden associated with this information collection is 35.38 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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

JESSE MENDOZA

Name (TEXT C490)

SENIOR VP & COO

Title (TEXT C491)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C492)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CINDY MUSICK

Name (TEXT C495)

VICE PRESIDENT & CONTROLLER

Title (TEXT C496)

cmusick@cnb-brownwood.com

E-mail Address (TEXT 4086)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

JOHN GUEST

Name (TEXT FT42)

jguest@cnb-brownwood.com

E-mail Address (TEXT FT44)

(325) 643-3545

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

(325) 643-5762

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

JESSE MENDOZA

Name (TEXT C366)

SENIOR VP & COO

Title (TEXT C367)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C368)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CINDY MUSICK

Name (TEXT C371)

VICE PRESIDENT & CONTROLLER

Title (TEXT C372)

cmusick@cnb-brownwood.com

E-mail Address (TEXT C373)

(325) 643-3545

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

(325) 643-5762

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary ContactJESSE MENDOZA

Name (TEXT C437)

SENIOR VP & COO

Title (TEXT C438)

jmendoza@cnb-brownwood.com

E-mail Address (TEXT C439)

(325) 643-3545

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

Secondary ContactTULLY HAIR

Name (TEXT C442)

SENIOR VP

Title (TEXT C443)

thair@cnb-brownwood.com

E-mail Address (TEXT C444)

(325) 643-3545

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income

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

Schedule RI—Income Statement

Dollar Amounts in Thousands

	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	1,076	1.a.1.a.
(b) All other loans secured by real estate.....	4436	1,785	1.a.1.b.
(2) Commercial and industrial loans.....	4012	637	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	681	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	353	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	4,532	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	19	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	748	1.d.1.
(2) Mortgage-backed securities.....	B489	152	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	401	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	4	1.f.
g. Other interest income.....	4518	188	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	6,044	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	63	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	142	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	113	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	73	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	4	2.b.
c. Other interest expense.....	GW44	0	2.c.
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	395	2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	5,649	3.
4. Provision for loan and lease losses (3).....	JJ33	25	4.

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

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

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

Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands

		Year-to-date		
		RIAD	Amount	
5.	Noninterest income:			
a.	Income from fiduciary activities (1).....	4070	0	5.a.
b.	Service charges on deposit accounts.....	4080	1,002	5.b.
c.	Not applicable			
d.	Income from securities-related and insurance activities:			
(1)	Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	HT73	0	5.d.1.
(2)	Income from insurance activities (2).....	HT74	0	5.d.2.
e.	Not applicable			
f.	Net servicing fees.....	B492	76	5.f.
g.	and h. Not applicable			
i.	Net gains (losses) on sales of loans and leases.....	5416	42	5.i.
j.	Net gains (losses) on sales of other real estate owned.....	5415	0	5.j.
k.	Net gains (losses) on sales of other assets (3).....	B496	34	5.k.
l.	Other noninterest income*.....	B497	230	5.l.
m.	Total noninterest income (sum of items 5.a through 5.l).....	4079	1,384	5.m.
6.	a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b.	Realized gains (losses) on available-for-sale debt securities.....	3196	0	6.b.
7.	Noninterest expense:			
a.	Salaries and employee benefits.....	4135	2,424	7.a.
b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	572	7.b.
c.	(1) Goodwill impairment losses.....	C216	0	7.c.1.
(2)	Amortization expense and impairment losses for other intangible assets.....	C232	0	7.c.2.
d.	Other noninterest expense*.....	4092	1,690	7.d.
e.	Total noninterest expense (sum of items 7.a through 7.d).....	4093	4,686	7.e.
8.	a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	2,322	8.a.
b.	Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0	8.b.
c.	Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	2,322	8.c.
9.	Applicable income taxes (on item 8.c).....	4302	0	9.
10.	Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	2,322	10.
11.	Discontinued operations, net of applicable income taxes*.....	FT28	0	11.
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	2,322	12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0	13.
14.	Net income (loss) attributable to bank (item 12 minus item 13).....	4340	2,322	14.

* Describe on Schedule RI-E - Explanations

- 1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- 2 Includes underwriting income from insurance and reinsurance activities.
- 3 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
- 4 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Amount	
1. and 2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	116	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	156	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number	
	4150	50	M.5.
<i>Memorandum item 6 is to be completed by:</i> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD	Amount	
	4024	237	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date	
	9106	00000000	M.7.
8. through 10. Not applicable			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	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)).....	RIAD	Amount	
	F228	NR	M.12.
13. Not applicable			
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total 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.....	RIAD	Amount	
	H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d. All other service charges on deposit accounts.....	H035	NR	M.15.d.

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

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

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

Schedule RI-A—Changes in Bank Equity Capital

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RI-4

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	26,303	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....		8507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		8508	26,303	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	2,322	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		8509	0	5.
6. Treasury stock transactions, net.....		8510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	2,016	9.
10. Other comprehensive income (1).....		8511	(11,001)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	15,608	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

		Dollar Amounts in Thousands				
		(Column A) Charge-offs ¹		(Column B) Recoveries		
		Calendar year-to-date				
		RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
	(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
	(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....						
	c. Secured by 1-4 family residential properties:	3584	0	3585	0	1.b.
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens.....	C234	0	C217	0	1.c.2.a.
	(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....						
e. Secured by nonfarm nonresidential properties:						
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	3588	0	3589	0	1.d.
	(2) Loans secured by other nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
		C897	0	C898	0	1.e.2.
2. and 3. Not applicable						
4. Commercial and industrial loans.....						
	5. Loans to individuals for household, family, and other personal expenditures:	4638	0	4608	17	4.
	a. Credit cards.....					
	b. Automobile loans.....	B514	0	B515	0	5.a.
	c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K129	29	K133	9	5.b.
		K205	4	K206	1	5.c.
6. Not applicable						
7. All other loans (2).....						
	8. Lease financing receivables.....	4644	0	4628	0	7.
	9. Total (sum of items 1 through 8).....	4266	0	4267	0	8.
		4635	33	4605	27	9.

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

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

Memoranda

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

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - Continued

Memorandum item 3 is to be completed by:²

- banks with \$300 million or more in total assets, and
 - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....

Dollar Amounts in Thousands

(Column A) Charge-offs ¹		(Column B) Recoveries	
Calendar year-to-date			
RIAD	Amount	RIAD	Amount
4655	0	4665	0

M.3.

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

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

Part II. Changes in Allowances for Credit Losses¹

	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....						
2. Recoveries (column A must equal Part I, item 9, column B, above).....	B522	2,064	JH88	NR	JH94	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).....	4605	27	JH89	NR	JH95	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	C079	33	JH92	NR	JH98	NR
5. Provisions for credit losses (4,5).....	5523	0	JJ00	NR	JJ01	NR
6. Adjustments* (see instructions for this schedule).....	4230	25	JH90	NR	JH96	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).....	C233	0	JH91	NR	JH97	NR
	3123	2,083	JH93	NR	JH99	NR

* Describe on Schedule RI-E - Explanations.

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

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

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.

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

Memoranda

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

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

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

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

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

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

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

² Institutions that have adopted ASU 2016-13 should report the amortized cost and the related allowance for credit losses by loan category in columns A and B, respectively.

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

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

⁵ Only institutions that have adopted ASU 2016-13 are to complete items 7 through 11.

⁶ Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands

Year-to-date	
RIAD	Amount

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

1. Other noninterest income (from Schedule RI, item 5.)				
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.1:				
a.	Income and fees from the printing and sale of checks.....	C013	NR	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR	1.c.
d.	Rent and other income from other real estate owned.....	4042	NR	1.d.
e.	Safe deposit box rent.....	C015	NR	1.e.
f.	Bank card and credit card interchange fees.....	F555	NR	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR	1.g.
	h. TEXT 4461			
		4461	NR	1.h.
	i. TEXT 4462			
		4462	NR	1.i.
	j. TEXT 4463			
		4463	NR	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	NR	2.a.
b.	Advertising and marketing expenses.....	0497	NR	2.b.
c.	Directors' fees.....	4136	NR	2.c.
d.	Printing, stationery, and supplies.....	C018	NR	2.d.
e.	Postage.....	8403	NR	2.e.
f.	Legal fees and expenses.....	4141	NR	2.f.
g.	FDIC deposit insurance assessments.....	4146	NR	2.g.
h.	Accounting and auditing expenses.....	F556	NR	2.h.
i.	Consulting and advisory expenses.....	F557	NR	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR	2.j.
k.	Telecommunications expenses.....	F559	NR	2.k.
l.	Other real estate owned expenses.....	Y923	NR	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR	2.m.
	n. TEXT 4464			
		4464	NR	2.n.
	o. TEXT 4467			
		4467	NR	2.o.
	p. TEXT 4468			
		4468	NR	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)				
(itemize and describe each discontinued operation):				
a.	(1) TEXT FT29			
		FT29	0	3.a.1.
	(2) Applicable income tax effect.....	FT30	0	3.a.2.
b.	(1) TEXT FT31			
		FT31	0	3.b.1.
	(2) Applicable income tax effect.....	FT32	0	3.b.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands

Year-to-date		
RIAD	Amount	
JJ26	NR	4.a.
KW17		4.b.
B526	0	4.c.
B527	0	4.d.
4498	0	5.a.
4499	0	5.b.
JJ27	NR	6.a.
JJ28	NR	6.b.
4521	0	6.c.
4522	0	6.d.

4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):
- a. Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....
 - b. Effect of adoption of lease accounting standard – ASC Topic 842.....
 - c. TEXT
B526.....
 - d. TEXT
B527.....
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):
- a. TEXT
4498.....
 - b. TEXT
4499.....
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):
- a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....
 - b. Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....
 - c. TEXT
4521.....
 - d. TEXT
4522.....

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....

RIAD	YES / NO
4769	NO

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

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

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....					
			0081	4,417	1. a.
b. Interest-bearing balances (2).....					
			0071	1,674	1. b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....					
			JJ34	36,530	2. a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....					
			1773	112,937	2. b.
c. Equity securities with readily determinable fair values not held for trading (4).....					
			JA22	0	2. c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....					
			B987	0	3. a.
b. Securities purchased under agreements to resell (5,6).....					
			B989	0	3. b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....					
			S369	0	4. a.
b. Loans and leases held for investment.....					
	B528	120,667			4. b.
c. LESS: Allowance for loan and lease losses (7).....					
	3123	2,083			4. c.
d. Loans and leases held for investment, net of allowance (item 4. b minus 4. c).....					
			B529	118,584	4. d.
5. Trading assets.....					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases).....					
			2145	4,530	6.
7. Other real estate owned (from Schedule RC-M).....					
			2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....					
			2130	0	8.
9. Direct and indirect investments in real estate ventures.....					
			3656	0	9.
10. Intangible assets (from Schedule RC-M).....					
			2143	354	10.
11. Other assets (from Schedule RC-F) (6).....					
			2160	8,623	11.
12. Total assets (sum of items 1 through 11).....					
			2170	287,649	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....					
			2200	265,912	13. a.
(1) Noninterest-bearing (8).....					
	6631	107,858			13. a.1.
(2) Interest-bearing.....					
	6636	158,054			13. a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (9).....					
			B993	4,501	14. a.
b. Securities sold under agreements to repurchase (10).....					
			B995	0	14. b.
15. Trading liabilities.....					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....					
			3190	0	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (11).....					
			3200	0	19.

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

Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount	
Liabilities—continued						
20.	Other liabilities (from Schedule RC-G).....			2930	1,628	20.
21.	Total liabilities (sum of items 13 through 20).....			2948	272,041	21.
22.	Not applicable					
Equity Capital						
Bank Equity Capital						
23.	Perpetual preferred stock and related surplus.....			3838	0	23.
24.	Common stock.....			3230	560	24.
25.	Surplus (excludes all surplus related to preferred stock).....			3839	1,476	25.
26. a.	Retained earnings.....			3632	26,938	26. a.
	b. Accumulated other comprehensive income (1).....			8530	(13,366)	26. b.
	c. Other equity capital components (2).....			A130	0	26. c.
27. a.	Total bank equity capital (sum of items 23 through 26.c).....			3210	15,608	27. a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....			3000	0	27. b.
28.	Total equity capital (sum of items 27.a and 27.b).....			G105	15,608	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....			3300	287,649	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NR	M.2.

1 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	117,223	HT53	104,791	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	36,530	8497	33,871	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	0	HT55	0	HT56	9,079	HT57	8,146	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....					MG95	NR			7.
8. Total (sum of items 1 through 7) (3).....	1754	36,530	1771	33,871	1772	126,302	1773	112,937	8.

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

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

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

Schedule RC-B—Continued

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Memoranda

Dollar Amounts in Thousands

	RCN	Amount	
1. Pledged securities (1).....	0416	32,767	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	3,000	M.2.a.1.
(2) Over three months through 12 months.....	A550	3,213	M.2.a.2.
(3) Over one year through three years.....	A551	56,545	M.2.a.3.
(4) Over three years through five years.....	A552	71,018	M.2.a.4.
(5) Over five years through 15 years.....	A553	7,545	M.2.a.5.
(6) Over 15 years.....	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	0	M.2.b.1.
(2) Over three months through 12 months.....	A556	5	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	242	M.2.b.4.
(5) Over five years through 15 years.....	A559	4,369	M.2.b.5.
(6) Over 15 years.....	A560	3,530	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	0	M.2.c.1.
(2) Over three years.....	A562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	6,218	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

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Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.¹ Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

		Dollar Amounts in Thousands		RCON	Amount	
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....						
	F158		5,993			1.a.1.
(2) Other construction loans and all land development and other land loans.....						
	F159		12,422			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....						
	1420		14,884			1.b.
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....						
	1797		362			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....						
	5367		29,597			1.c.2.a.
(b) Secured by junior liens.....						
	5368		561			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....						
	1460		1,658			1.d.
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....						
	F160		8,646			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....						
	F161		7,073			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....						
	1288		0			2.
3. Loans to finance agricultural production and other loans to farmers.....						
	1590		5,355			3.
4. Commercial and industrial loans.....						
	1766		15,258			4.
5. Not applicable						
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
a. Credit Cards.....						
	B538		0			6.a.
b. Other revolving credit plans.....						
	B539		0			6.b.
c. Automobile loans.....						
	K137		6,992			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....						
	K207		3,667			6.d.
7. Not applicable						
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....						
	2107		8,236			8.
9. Loans to nondepository financial institutions and other loans:						
a. Loans to nondepository financial institutions.....						
	J454		0			9.a.
b. Other loans.....						
	J464		44			9.b.
10. Lease financing receivables (net of unearned income).....						
	2165		0			10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....						
	2123		81			11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....						
	2122		120,667			12.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands

	RCON	Amount	
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K158	NR	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	NR	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	NR	M.1.d.2.
e. Commercial and industrial loans.....	K256	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	NR	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland.....	K166	NR	M.1.f.1.
(2) and (3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	NR	M.1.f.4.a.
(b) Automobile loans.....	K203	NR	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204	NR	M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>			
• Banks with \$300 million or more in total assets			
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
(5) Loans to finance agricultural production and other loans to farmers.....	K168	NR	M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	HK25	81	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....				
(2) Over three months through 12 months.....	A564	3,232		M.2.a.1.
(3) Over one year through three years.....	A565	1,831		M.2.a.2.
(4) Over three years through five years.....	A566	1,434		M.2.a.3.
(5) Over five years through 15 years.....	A567	557		M.2.a.4.
(6) Over 15 years.....	A568	7,038		M.2.a.5.
	A569	15,461		M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1,3)				
(1) Three months or less.....				
(2) Over three months through 12 months.....	A570	26,408		M.2.b.1.
(3) Over one year through three years.....	A571	10,904		M.2.b.2.
(4) Over three years through five years.....	A572	13,332		M.2.b.3.
(5) Over five years through 15 years.....	A573	10,917		M.2.b.4.
(6) Over 15 years.....	A574	15,936		M.2.b.5.
	A575	13,563		M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....				
	A247	24,344		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....				
	2746	0		M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>				
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....				
	5370	NR		M.4.
5. and 6. Not applicable				

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Amount	
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): ¹			
a. Outstanding balance	C779	NR	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780	NR	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	44	M.9.
10. and 11. Not applicable			

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCN	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	G376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377	0	M.13.b.
<i>Memoranda item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	RCN G378	0	M.14.
<i>Memoranda item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471	NR	M.15.c.2.
<i>Memoranda item 16 is to be completed by all banks in the June and December reports only.</i>			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	NR	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			
a. Number of Section 4013 loans outstanding.....	LG24	0	M.17.a.
b. Outstanding balance of Section 4013 loans.....	LG25	0	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NR

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

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

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

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NR

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

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

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	8549	143,843			8550	105,245
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	8,808			2530	8,016
4. Commercial banks and other depository institutions in the U.S.....	8551	0			8552	0
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	152,651	2210	107,858	2385	113,261

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	NR			M.1.a.
b. Total brokered deposits.....	2365	0			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0			M.1.c.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0			M.1.d.1.
(2) Not applicable.....					
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits.....	JH83	0			M.1.g.
<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:					
(1) Fully insured, affiliate sweep deposits.....	MT87	NR			M.1.h.1.
(2) Not fully insured, affiliate sweep deposits.....	MT89	NR			M.1.h.2.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	NR			M.1.h.3.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	NR			M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	MT95	NR			M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	44,827			M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	29,274			M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	12,414			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	14,080			M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	12,666			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	1,811			M.2.e.

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

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

Schedule RC-E—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
3. Maturity and repricing data for time deposits of \$250,000 or less:						
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)						
(1) Three months or less.....						
				HK07	5,811	M.3.a.1.
(2) Over three months through 12 months.....						
				HK08	15,677	M.3.a.2.
(3) Over one year through three years.....						
				HK09	2,990	M.3.a.3.
(4) Over three years.....						
				HK10	2,016	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....						
				HK11	21,475	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:						
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)						
(1) Three months or less.....						
				HK12	5,943	M.4.a.1.
(2) Over three months through 12 months.....						
				HK13	5,863	M.4.a.2.
(3) Over one year through three years.....						
				HK14	0	M.4.a.3.
(4) Over three years.....						
				HK15	860	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....						
				K222	11,806	M.4.b.

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

RCON	YES / NO	
P752	NR	M.5.

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

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

- 1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-F—Other Assets¹

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		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (2).....			B556	948	1.
2.	Net deferred tax assets (3).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	737	4.
5. Life insurance assets:						
	a. General account life insurance assets.....			K201	6,248	5.a.
	b. Separate account life insurance assets.....			K202	288	5.b.
	c. Hybrid account life insurance assets.....			K270	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% of this item).....			2168	402	6.
	a. Prepaid expenses.....	2166	NR			6.a.
	b. Repossessed personal property (including vehicles).....	1578	NR			6.b.
	c. Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
	d. FDIC loss-sharing indemnification assets.....	J448	NR			6.d.
	e. Computer software.....	FT33	NR			6.e.
	f. Accounts receivable.....	FT34	NR			6.f.
	g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
	h. <input type="text" value="3549"/>	3549	NR			6.h.
	i. <input type="text" value="3550"/>	3550	NR			6.i.
	j. <input type="text" value="3551"/>	3551	NR			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	8,623	7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits (1).....			3645	100	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	496	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (3).....			B557	0	3.
<i>Items 4.a through 4.h are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	1,032	4.
	a. Accounts payable.....	3066	NR			4.a.
	b. Deferred compensation liabilities.....	C011	NR			4.b.
	c. Dividends declared but not yet payable.....	2932	NR			4.c.
	d. Derivatives with a negative fair value held for purposes other than trading.....	C012	NR			4.d.
	e. Operating lease liabilities.....	LB56	NR			4.e.
	f. <input type="text" value="3552"/>	3552	NR			4.f.
	g. <input type="text" value="3553"/>	3553	NR			4.g.
	h. <input type="text" value="3554"/>	3554	NR			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	1,628	5.

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

Schedule RC-K—Quarterly Averages¹

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		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....			3381	4,491	1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....			B558	107,520	2.
3.	Mortgage-backed securities (2).....			B559	8,646	3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....			B560	37,587	4.
5.	Federal funds sold and securities purchased under agreements to resell.....			3365	446	5.
6.	Loans:					
a.	Total loans.....			3360	118,100	6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....			3465	28,949	6.b.1.
(2)	All other loans secured by real estate.....			3466	50,531	6.b.2.
c.	Commercial and industrial loans.....			3387	14,212	6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards.....			B561	0	6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....			B562	10,765	6.d.2.
7.	Not applicable					
8.	Lease financing receivables (net of unearned income).....			3484	0	8.
9.	Total assets (4).....			3368	290,816	9.
Liabilities						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....			3485	44,881	10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs).....			B563	76,711	11.a.
b.	Time deposits of \$250,000 or less.....			HK16	25,887	11.b.
c.	Time deposits of more than \$250,000.....			HK17	12,233	11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....			3353	0	12.
13.	To be completed by banks with \$100 million or more in total assets: (5) Other borrowed money (includes mortgage indebtedness).....			3355	0	13.

Memorandum

Dollar Amounts in Thousands

		RCON	Amount	
<i>Memorandum item 1 is to be completed by: (5)</i>				
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans. 				
1.	Loans to finance agricultural production and other loans to farmers.....	3386	5,015	M.1.

- For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
- The quarterly average for total assets should reflect securities not held for trading as follows:
 - Debt securities at amortized cost.
 - Equity securities with readily determinable fair values at fair value.
 - Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
- The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

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

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

Dollar Amounts in Thousands

	RCON	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	0	1.a.
b. Credit card lines.....	3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments.....	F164	5,124	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	4,998	1.c.1.b.
(2) NOT secured by real estate	6550	0	1.c.2.
d. Not applicable			
e. Other unused commitments:			
(1) Commercial and industrial loans.....	J457	7,330	1.e.1.
(2) Loans to financial institutions.....	J458	0	1.e.2.
(3) All other unused commitments.....	J459	4,172	1.e.3.
2. Financial standby letters of credit.....	3819	532	2.
3. Performance standby letters of credit.....	3821	0	3.
4. Commercial and similar letters of credit.....	3411	0	4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	0	6.a.
b. Securities borrowed.....	3432	0	6.b.
7. and 8. Not applicable			
<i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>			
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	0	9.
a. and b. Not applicable			
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			
d. TEXT	C978	NR	9.c.
3555	3555	NR	9.d.
e. TEXT			
3556	3556	NR	9.e.
f. TEXT			
3557	3557	NR	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			
a. Not applicable			
b. TEXT			
5592	5592	NR	10.b.
c. TEXT			
5593	5593	NR	10.c.
d. TEXT			
5594	5594	NR	10.d.
e. TEXT			
5595	5595	NR	10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	NR	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	NR	11.b.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164	4,462	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	1	1.b.
2. Intangible assets:			
a. Mortgage servicing assets.....	3164	354	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590	354	2.a.1.
b. Goodwill.....	3163	0	2.b.
c. All other intangible assets.....	JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	2143	354	2.d.
3. Other real estate owned:			
a. Construction, land development, and other land.....	5508	0	3.a.
b. Farmland.....	5509	0	3.b.
c. 1-4 family residential properties.....	5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	5511	0	3.d.
e. Nonfarm nonresidential properties.....	5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....			
	JA29		4.
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (2)			
(a) One year or less.....	F055	0	5.a.1.a.
(b) Over one year through three years.....	F056	0	5.a.1.b.
(c) Over three years through five years.....	F057	0	5.a.1.c.
(d) Over five years.....	F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....	2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059	0	5.a.3.
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (4)			
(a) One year or less.....	F060	0	5.b.1.a.
(b) Over one year through three years.....	F061	0	5.b.1.b.
(c) Over three years through five years.....	F062	0	5.b.1.c.
(d) Over five years.....	F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....	B571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	3190	0	5.c.

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

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

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

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

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

Schedule RC-M—Continued

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

		Dollar Amounts in Thousands	
RCON	YES / NO	RCON	Amount
8569	NR	8570	NR

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

8. Internet Website addresses and physical office trade names:

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

TEXT

4087 http://

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

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

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

(1)	TE01 N529		8.b.10.
(2)	TE02 N529		8.c.1.
(3)	TE03 N529		8.c.2.
(4)	TE04 N529		8.c.3.
(5)	TE05 N529		8.c.4.
(6)	TE06 N529		8.c.5.
(6)	TE06 N529		8.c.6.

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....

RCON	YES / NO
4088	NR

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....

RCON	Amount
F064	0

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items

F065	0
------	---

5.b.(1)(a) - (d)).....

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....

RCON	YES / NO
G463	NR

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....

G464	NR
------	----

13. Not applicable

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries (2).....

RCON	Amount
K193	NR

b. Total assets of captive reinsurance subsidiaries (2).....

K194	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).

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

		RCON	Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....		L133	NR	15. a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....			YES / NO	
		L135	NR	15. b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>				
16. International remittance transfers offered to consumers: ¹				
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....			Number	
		N523	NR	16. a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>				
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			Amount	
(1) Estimated dollar value of international remittance transfers.....		N524	NR	16. b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....			Number	
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		MM07	NR	16. b.2.
		MQ52	NR	16. b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....		LG26	0	17. a.
b. Outstanding balance of PPP loans.....			Amount	
		LG27	0	17. b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0	17. c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:				
(1) One year or less.....		LL59	0	17. d.1.
(2) More than one year.....		LL60	0	17. d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL57	0	17. e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):				
a. Outstanding balance of assets purchased under the MMLF.....		LL61	0	18. a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL58	0	18. b.

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

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	97	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	321	C237	35	C229	44	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	123	1607	0	1608	48	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	188	K214	11	K215	43	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	102	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	460	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	1,291	1407	46	1403	135	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

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

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

Memoranda

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

Schedule RC-N—Continued

Memoranda—Continued

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	NR	K127	NR	K128	NR	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	NR	K131	NR	K132	NR	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	NR	K275	NR	K276	NR	M.1.f.4.a.
(b) Automobile loans.....	K277	NR	K278	NR	K279	NR	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	NR	K281	NR	K282	NR	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by:¹</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers.....	K138	NR	K139	NR	K140	NR	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....	HK26	80	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<i>Memorandum item 4 is to be completed by:</i> ¹						
<ul style="list-style-type: none"> banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: 						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	460	1597	0	1583	0
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	NR	C241	NR	C226	NR
6. Not applicable						

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCON	Amount
7. Additions to nonaccrual assets during the previous six months.....	C410	NR
8. Nonaccrual assets sold during the previous six months.....	C411	NR

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

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, 2021, Report of Condition.

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 Assessments

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

Dollar Amounts in Thousands

	RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	266,012	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	F237	0	2.
3. Not applicable			
4. Average consolidated total assets for the calendar quarter.....	K652	290,816	4.
a. Averaging method used			
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1	4.a
		Amount	
5. Average tangible equity for the calendar quarter (1).....	K654	28,684	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less.....	G465	0	7.a.
b. Over one year through three years.....	G466	0	7.b.
c. Over three years through five years.....	G467	0	7.c.
d. Over five years.....	G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):			
a. One year or less.....	G469	0	8.a.
b. Over one year through three years.....	G470	0	8.b.
c. Over three years through five years.....	G471	0	8.c.
d. Over five years.....	G472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	L190	NR	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656	NO	10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	K657	NR	10.a
b. Banker's bank deduction limit.....	K658	NR	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	NO	11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>			
a. Custodial bank deduction.....	K660	NR	11.a
b. Custodial bank deduction limit.....	K661	NR	11.b

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

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	155,416	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number			
		F050	10,169		M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....			F051	106,003	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number			
		F052	194		M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	4,275	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number			
		F046	128		M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	318	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		Number			
		F048	1		M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>					
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³			5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT			RCON	FDIC Cert. No.	
A545			A545	00000	M.3.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.
³ Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-R—Regulatory Capital
Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands

	RCOA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	2,036	1.
2. Retained earnings (1).....	KW00	26,938	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)			
	RCOA	Number	2.a.
	JJ29	NR	
3. Accumulated other comprehensive income (AOCI).....	RCOA	Amount	3.
	B530	(13,366)	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....			
	0=No	RCOA	3.a.
	1=Yes	P838	1
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA	Amount	4.
	P839	0	
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	15,608	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	(13,366)	9.a.
b. Not applicable			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR	9.f.

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

Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands	RCOA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11.	Not applicable				
12.	Subtotal (item 5 minus items 6 through 10.b).....		P852	28,974	12.
13.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....		LB58	0	13.
14.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....		LB59	0	14.
15.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....		LB60	0	15.
16.	Not applicable				
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions.....		P857	0	17.
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19.	Common equity tier 1 capital (item 12 minus item 18).....		P859	28,974	19.
Additional Tier 1 Capital					
20.	Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....		P862	0	22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	0	23.
24.	LESS: Additional tier 1 capital deductions.....		P864	0	24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	0	25.
Tier 1 Capital					
26.	Tier 1 capital (sum of items 19 and 25).....		8274	28,974	26.
Total Assets for the Leverage Ratio					
27.	Average total consolidated assets (2).....		KW03	290,816	27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....		P875	0	28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	290,816	30.

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

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

Schedule RC-R—Continued

Part I - Continued

Leverage Ratio*

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

RCOA	Percentage
7204	9.9630%

 31.

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

0=No	RCOA	
1=Yes	LE74	0

 31.a.

- If your institution entered "1" for Yes in item 31.a:
- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
 - Do not complete items 39 through 54, and
 - Do not complete Part II of Schedule RC-R.

- If your institution entered "0" for No in item 31.a:
- Skip (do not complete) items 32 through 38.c,
 - Complete items 39 through 54, as applicable, and
 - Complete Part II of Schedule RC-R.

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

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

	RCOA	
1=Yes	NC99	

 31.b.

Qualifying Criteria and Other Information for CBLR Institutions*

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

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

* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456. the current report date, which must be less than \$10 billion.
1 Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-R—Continued

Part I - Continued

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

Dollar Amounts in Thousands

	RCOA	Amount	
Tier 2 Capital¹			
39. Tier 2 capital instruments plus related surplus.....	P866	0	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	0	41.
42. Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	1,948	42.
43. Not applicable			
44. Tier 2 capital before deductions (sum of items 39 through 42).....	P870	1,948	44.
45. LESS: Tier 2 capital deductions.....	P872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	5311	1,948	46.
Total Capital			
47. Total capital (sum of items 26 and 46).....	3792	30,922	47.
Total Risk-Weighted Assets			
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	155,778	48.
Risk-Based Capital Ratios*			
	RCOA	Percentage	
49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	P793	18.5995%	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	7206	18.5995%	50.
51. Total capital ratio (item 47 divided by item 48).....	7205	19.8500%	51.
Capital Buffer*			
52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	H311	11.8500%	52.
Dollar Amounts in Thousands			
	RCOA	Amount	
53. Eligible retained income (4).....	H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (5).....	H314	NR	54.

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

- 1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 2 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.
- 3 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
- 4 Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
- 5 Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital. *Items 1 through 25 (column A through column U, as applicable) are to be completed semiannually in the June and December reports only.*

	(Column A) Totals From Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	Allocation by Risk-Weight Category					(Column J) Amount				
			(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount		(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
Balance Sheet Asset Categories²												
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958					RCON D959	RCON S397	RCON D960	RCON S398	
2. Securities:												
a. Held-to-maturity securities (3).....	RCON D961	RCON S399	RCON D962	RCON H174	RCON H175			RCON D963	RCON D964	RCON D965	RCON S400	NR 1.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....												NR 2.a.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold.....	RCON JA21	RCON S402	RCON D967	RCON H176	RCON H177			RCON D968	RCON D969	RCON D970	RCON S403	NR 2.b.
b. Securities purchased under agreements to resell.....												
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCON D971		RCON D972					RCON D973	RCON S410	RCON D974	RCON S411	NR 3.a.
b. High volatility commercial real estate exposures.....	RCON H171	RCON H172										NR 3.b.
	RCON S413	RCON S414	RCON H173					RCON S415	RCON S416	RCON S417		NR 4.a.
	RCON S419	RCON S420	RCON H174					RCON H175	RCON H176	RCON H177	RCON S421	NR 4.b.

1 For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.
 2 All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
 3 Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						(Column J) Amount		
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%		(Column I) 100%	(Column J) 150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or more or on nonaccrual (1):											
d. All other exposures	RCON S423	RCON S424	RCON S425	RCON H178	RCON H179	RCON S426	RCON S427	RCON S428	RCON S429		
a. Residential mortgage exposures	NR	NR	NR	NR	NR	NR	NR	NR	NR		
b. High volatility commercial real estate exposures	RCON S431	RCON S432	RCON S433	RCON H180	RCON H181	RCON S434	RCON S435	RCON S436	RCON S437		
c. Exposures past due 90 days or more or on nonaccrual (3):											
d. All other exposures	RCON S439	RCON S440	RCON H178	NR	NR	RCON S441	RCON S442	RCON S443	RCON S444		
a. Residential mortgage exposures	NR	NR	NR	NR	NR	NR	NR	NR	NR		
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179	NR	NR	RCON H180	RCON H181	RCON H182	RCON S447		
c. Exposures past due 90 days or more or on nonaccrual (3):											
d. All other exposures	RCON S449	RCON S450	RCON S451	RCON H182	RCON H183	RCON S452	RCON S453	RCON S454	RCON S455		
a. Residential mortgage exposures	NR	NR	NR	NR	NR	NR	NR	NR	NR		
b. High volatility commercial real estate exposures	RCON S457	RCON S458	RCON S459	RCON H184	RCON H185	RCON S460	RCON S461	RCON S462	RCON S463		
c. Exposures past due 90 days or more or on nonaccrual (3):											
d. All other exposures	NR	NR	NR	NR	NR	NR	NR	NR	NR		
a. Residential mortgage exposures	RCON S123	RCON S123	NR	NR	NR	NR	NR	NR	NR		
b. High volatility commercial real estate exposures	NR	NR	NR	NR	NR	NR	NR	NR	NR		
c. Exposures past due 90 days or more or on nonaccrual (3):											
d. LESS: Allowance for loan and lease losses (4)											

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
 3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

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

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCON D976	RCON S466	RCON D977	RCON H186	RCON H187	RCON D978	RCON D979	RCON D980	RCON S467			
	NR	NR	NR	NR	NR	NR	NR	NR	NR			
8. All other assets (1,2,3).....	RCON D981	RCON S469	RCON D982	RCON H188	RCON H189	RCON D983	RCON D984	RCON D985	RCON H185			
	NR	NR	NR	NR	NR	NR	NR	NR	NR			
a. Separate account bank-owned life insurance.....												
b. Default fund contributions to central counterparties.....												

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

Schedule RC-R—Continued

Part II—Continued

Securitization Exposures: On- and Off-Balance Sheet

9. On-balance sheet securitization exposures:

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

Dollar Amounts in Thousands

11. Total balance sheet assets (3)

(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%		
RCON 2170	RCON S500	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
NR	NR	RCON D987	RCON H190	RCON H191	RCON D988	RCON D989	RCON D990	RCON D990	RCON S503	NR	
		NR	NR	NR	NR	NR	NR	NR	NR	NR	

Dollar Amounts in Thousands

11. Total balance sheet assets (3)

250%	300%	400%	600%	675%	937.5%	1250%	Application of Other Risk-Weighting Approaches
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Exposure Amount
RCON S504	RCON S505	RCON S506	RCON S507	RCON S508	RCON S509	RCON S510	Amount
NR	NR	NR	NR	NR	NR	NR	RCON T300
							NR

¹ Simplified Supervisory Formula Approach.

² Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category										
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)														
12. Financial standby letters of credit.....	RCON D991 NR	1.0	RCON D992 NR	RCON D993 NR	RCON H192 NR	RCON H193 NR	RCON D994 NR	RCON D995 NR	RCON D996 NR	RCON D997 NR	RCON D998 NR	RCON D999 NR	RCON S511 NR	RCON S512 NR
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997 NR	0.5	RCON D998 NR	RCON D999 NR			RCON G603 NR	RCON G604 NR	RCON G605 NR	RCON G606 NR	RCON G607 NR	RCON G608 NR	RCON S513 NR	RCON S514 NR
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606 NR	0.2	RCON G607 NR	RCON G608 NR	RCON H194 NR	RCON H195 NR	RCON G609 NR	RCON G610 NR	RCON G611 NR	RCON G612 NR	RCON G613 NR	RCON G614 NR	RCON S515 NR	RCON S516 NR
15. Retained recourse on small business obligations sold with recourse.....	RCON G612 NR	1.0	RCON G613 NR	RCON G614 NR			RCON G615 NR	RCON G616 NR	RCON G617 NR	RCON G618 NR	RCON G619 NR	RCON G620 NR	RCON S517 NR	RCON S518 NR

¹ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A)	CCF ¹	(Column B)	Allocation by Risk-Weight Category										
	Face, Notional, or Other Amount		Credit Equivalent Amount ²	0%	2%	4%	10%	20%	50%	100%	150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (3).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	RCON S524	RCON S525	RCON S526
17. All other off-balance sheet liabilities.....	RCON G618	1.0	RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON G624	RCON G625	RCON G626	RCON G627
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):														
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	RCON S532	RCON S533	RCON S534
b. Original maturity exceeding one year.....	RCON G624	0.2	RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	RCON S540	RCON S541	RCON S542
19. Unconditionally cancelable commitments.....	RCON S540	0.5	RCON S541											
20. Over-the-counter derivatives.....		0.0												
21. Centrally cleared derivatives.....														
22. Unsettled transactions (failed trades) (4).....	RCON H191													

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

Schedule RC-R—Continued

Part II—Continued

(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Allocation by Risk-Weight Category							
0% Amount	2% Amount	4% Amount	10% Amount	20% Amount	50% Amount	100% Amount	150% Amount
RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561
NR	NR	NR	NR	NR	NR	NR	NR
X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
NR	NR	NR	NR	NR	NR	NR	NR

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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Schedule RC-R—Continued

Part II—Continued

Memoranda

Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

Dollar Amounts in Thousands		RCON	Amount
		.G642	
			NR
			M.1.

2. Notional principal amounts of over-the-counter derivative contracts:

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

4. Amount of allowances for credit losses on purchased credit-deteriorated assets:¹

Dollar Amounts in Thousands		RCON	Amount
a. Loans and leases held for investment		J130	NR
b. Held-to-maturity debt securities		J131	NR
c. Other financial assets measured at amortized cost		J132	NR

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

Schedule RC-T—Fiduciary and Related Services

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1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCON	YES / NO	
2. Does the institution exercise the fiduciary powers it has been granted?.....	A345	YES	1.
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).....	A346	NO	2.
	B867	NO	3.

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. i. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.1.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NR	J309	NR	J310	NR	M.1.p.

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule SU—Supplemental Information

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All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

Dollar Amounts in Thousands

Derivatives	RCON	YES / NO	
1. Does the institution have any derivative contracts?	FT00	NO	1.
		Amount	
a. Total gross notional amount of interest rate derivatives held for trading	A126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading	FT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading	8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading	FT02	NR	1.d.
1-4 Family Residential Mortgage Banking Activities			
2. For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?	RCON	YES / NO	
	FT03	NO	2.
		Amount	
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter	FT04	NR	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading	FT05	NR	2.b.
Assets and Liabilities Measured at Fair Value on a Recurring Basis			
3. Does the institution use the fair value option to measure any of its assets or liabilities?	RCON	YES / NO	
	FT06	NO	3.
		Amount	
a. Aggregate amount of fair value option assets	HK18	NR	3.a.
b. Aggregate amount of fair value option liabilities	HK19	NR	3.b.
	RIAD		
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets	F551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities	F553	NR	3.d.
Servicing, Securitization and Asset Sale Activities			
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?	RCON	YES / NO	
	FT07	NO	4.
		Amount	
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	FT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?		YES / NO	
	FT09	NO	5.
		Amount	
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	FT10	NR	5.a.
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?		YES / NO	
	FT11	YES	6.
		Amount	
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	FT12	20,071	6.a.
Variable Interest Entities			
7. Does the institution have any consolidated variable interest entities?		YES / NO	
	FT13	NO	7.
		Amount	
a. Total assets of consolidated variable interest entities (1)	FT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities	FT15	NR	7.b.

¹ Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

Schedule SU—Continued

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

		Dollar Amounts in Thousands	RCON	YES / NO	
Credit Card Lending Specialized Items					
8.	Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....			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).....			Amount	
		C391		NR	8.a.
	b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIAD			
	c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C389		NR	8.b.
	d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	C390		NR	8.c.
		C388		NR	8.d.
FDIC Loss-Sharing Agreements					
9.	Does the institution have assets covered by FDIC loss-sharing agreements?.....		RCON	YES / NO	
	a. Loans and leases covered by FDIC loss-sharing agreements.....		FT17	NO	9.
	b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:			Amount	
	(1) Past due 30 through 89 days and still accruing.....		FT18	NR	9.a.
	(2) Past due 90 days and still accruing.....		FT19	NR	9.b.1.
	(3) Nonaccrual.....		FT20	NR	9.b.2.
	c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:		FT21	NR	9.b.3.
	(1) Past due 30 through 89 days and still accruing.....		K102	NR	9.c.1.
	(2) Past due 90 days and still accruing.....		K103	NR	9.c.2.
	(3) Nonaccrual.....		K104	NR	9.c.3.
	d. Other real estate owned covered by FDIC loss-sharing agreements.....		FT22	NR	9.d.
	e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....		K192	NR	9.e.

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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