

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT
AND AFFIDAVIT**

SECTION I -- GENERAL INFORMATION

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

First Eagle Bancshares, Inc

Check ONE of the following three boxes:

Indicate whether the Disclosing Party submitting this EDS is:

1. the Applicant

OR

2. a legal entity currently holding, or anticipated to hold within six months after City action on the contract, transaction or other undertaking to which this EDS pertains (referred to below as the "Matter"), a direct or indirect interest in excess of 7.5% in the Applicant. State the Applicant's legal name: First Eagle Bank

OR

3. a legal entity with a direct or indirect right of control of the Applicant (see Section II(B)(1))
State the legal name of the entity in which the Disclosing Party holds a right of control:

B. Business address of the Disclosing Party: 1201 W. Madison Street

Chicago, IL 60607

C. Telephone: (630) 893-3800 Fax: (630) 893-4038 Email: fdaudbasic@febank.com

D. Name of contact person: Faruk Daudbasic

E. Federal Employer Identification No. (if you have one): 36-3637606

F. Brief description of the Matter to which this EDS pertains. (Include project number and location of property, if applicable):

2023 RFP for Designation as a 2024 Municipal Depository for City of Chicago and Chicago Board of Education Funds - Specification Number: 1279244

G. Which City agency or department is requesting this EDS? City of Chicago Department of Finance City of Chicago Treasurer's Office

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # _____ and Contract # _____

SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS

A. NATURE OF THE DISCLOSING PARTY

1. Indicate the nature of the Disclosing Party:

- | | |
|---|--|
| <input type="checkbox"/> Person | <input type="checkbox"/> Limited liability company |
| <input type="checkbox"/> Publicly registered business corporation | <input type="checkbox"/> Limited liability partnership |
| <input checked="" type="checkbox"/> Privately held business corporation | <input type="checkbox"/> Joint venture |
| <input type="checkbox"/> Sole proprietorship | <input type="checkbox"/> Not-for-profit corporation |
| <input type="checkbox"/> General partnership | (Is the not-for-profit corporation also a 501(c)(3))? |
| <input type="checkbox"/> Limited partnership | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Trust | <input type="checkbox"/> Other (please specify) |
-

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

Delaware

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes No Organized in Illinois

B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:

1. List below the full names and titles, if applicable, of: (i) all executive officers and all directors of the entity; (ii) **for not-for-profit corporations**, all members, if any, which are legal entities (if there are no such members, write "no members which are legal entities"); (iii) **for trusts, estates or other similar entities**, the trustee, executor, administrator, or similarly situated party; (iv) **for general or limited partnerships, limited liability companies, limited liability partnerships or joint ventures**, each general partner, managing member, manager or any other person or legal entity that directly or indirectly controls the day-to-day management of the Applicant.

NOTE: Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
See Addendum 1	

2. Please provide the following information concerning each person or legal entity having a direct or indirect, current or prospective (i.e. within 6 months after City action) beneficial interest (including ownership) in excess of 7.5% of the Applicant. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture, interest of a member or manager in a

limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None."

NOTE: Each legal entity listed below may be required to submit an EDS on its own behalf.

Name	Business Address	Percentage Interest in the Applicant
See Addendum 2		

SECTION III -- INCOME OR COMPENSATION TO, OR OWNERSHIP BY, CITY ELECTED OFFICIALS

Has the Disclosing Party provided any income or compensation to any City elected official during the 12-month period preceding the date of this EDS? Yes No

Does the Disclosing Party reasonably expect to provide any income or compensation to any City elected official during the 12-month period following the date of this EDS? Yes No

If "yes" to either of the above, please identify below the name(s) of such City elected official(s) and describe such income or compensation:

Does any City elected official or, to the best of the Disclosing Party's knowledge after reasonable inquiry, any City elected official's spouse or domestic partner, have a financial interest (as defined in Chapter 2-156 of the Municipal Code of Chicago ("MCC")) in the Disclosing Party?

Yes No

If "yes," please identify below the name(s) of such City elected official(s) and/or spouse(s)/domestic partner(s) and describe the financial interest(s).

SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist (as defined in MCC Chapter 2-156), accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll. If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained)	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (indicate whether paid or estimated.) NOTE: "hourly rate" or "t.b.d." is not an acceptable response.
--	------------------	--	--

(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

SECTION V -- CERTIFICATIONS

A. COURT-ORDERED CHILD SUPPORT COMPLIANCE

Under MCC Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes No No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes No

B. FURTHER CERTIFICATIONS

1. [This paragraph 1 applies only if the Matter is a contract being handled by the City's Department of Procurement Services.] In the 5-year period preceding the date of this EDS, neither the Disclosing Party nor any Affiliated Entity [see definition in (5) below] has engaged, in connection with the performance of any public contract, the services of an integrity monitor, independent private sector inspector general, or integrity compliance consultant (i.e., an individual or entity with legal, auditing, investigative, or other similar skills, designated by a public agency to help the agency monitor the activity of specified agency vendors as well as help the vendors reform their business practices so they can be considered for agency contracts in the future, or continue with a contract in progress).

2. The Disclosing Party and its Affiliated Entities are not delinquent in the payment of any fine, fee, tax or other source of indebtedness owed to the City of Chicago, including, but not limited to, water and sewer charges, license fees, parking tickets, property taxes and sales taxes, nor is the Disclosing Party delinquent in the payment of any tax administered by the Illinois Department of Revenue.

3. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II(B)(1) of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, during the 5 years before the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in subparagraph (b) above;
- d. have not, during the 5 years before the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, during the 5 years before the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

4. The Disclosing Party understands and shall comply with the applicable requirements of MCC Chapters 2-56 (Inspector General) and 2-156 (Governmental Ethics).

5. Certifications (5), (6) and (7) concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity). Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity. With respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor, nor any Agents have, during the 5 years before the date of this EDS, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the 5 years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;

b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or

c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or

d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).

6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.

7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.

8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.

9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").

10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such

contractor/subcontractor that does not provide such certifications or that the Applicant has reason to believe has not provided or cannot provide truthful certifications.

11. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

None

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

12. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

None

13. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$25 per recipient, or (iii) a political contribution otherwise duly reported as required by law (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is is not

a "financial institution" as defined in MCC Section 2-32-455(b).

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in MCC Chapter 2-32. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in MCC Chapter 2-32. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in MCC Section 2-32-455(b)) is a predatory lender within the meaning of MCC Chapter 2-32, explain here (attach additional pages if necessary):

None

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS

Any words or terms defined in MCC Chapter 2-156 have the same meanings if used in this Part D.

1. In accordance with MCC Section 2-156-110: To the best of the Disclosing Party's knowledge after reasonable inquiry, does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes

No

NOTE: If you checked "Yes" to Item D(1), proceed to Items D(2) and D(3). If you checked "No" to Item D(1), skip Items D(2) and D(3) and proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes

No

3. If you checked "Yes" to Item D(1), provide the names and business addresses of the City officials or employees having such financial interest and identify the nature of the financial interest:

Name

Business Address

Nature of Financial Interest

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either (1) or (2) below. If the Disclosing Party checks (2), the Disclosing Party must disclose below or in an attachment to this EDS all information required by (2). Failure to comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

2. The Disclosing Party verifies that, as a result of conducting the search in step (1) above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995, as amended, who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995, as amended, have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in paragraph A(1) above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee

of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A(1) and A(2) above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities," as that term is defined in the Lobbying Disclosure Act of 1995, as amended.

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A(1) through A(4) above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

Is the Disclosing Party the Applicant?

Yes

No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes

No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes

No

Reports not required

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes

No

If you checked "No" to question (1) or (2) above, please provide an explanation:

SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics Ordinance, MCC Chapter 2-156, imposes certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of this ordinance and a training program is available on line at www.cityofchicago.org/Ethics, and may also be obtained from the City's Board of Ethics, 740 N. Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with this ordinance.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other City transactions. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

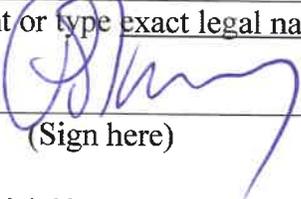
D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided in, and appended to, this EDS may be made publicly available on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to MCC Chapter 1-23, Article I (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by MCC Chapter 1-23 and Section 2-154-020.

CERTIFICATION

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS, and all applicable Appendices, on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS, and all applicable Appendices, are true, accurate and complete as of the date furnished to the City.

First Eagle Bancshares, Inc
(Print or type exact legal name of Disclosing Party)

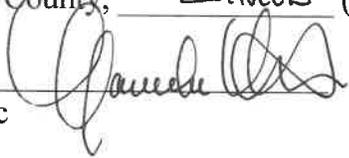
By: 
(Sign here)

Patrick Kaveney
(Print or type name of person signing)

Executive Vice President
(Print or type title of person signing)

Signed and sworn to before me on (date) Sep 25, 2023

at DuPage County, Illinois (state).


Notary Public



Commission expires: 3/7/2025

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX A**

**FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS
AND DEPARTMENT HEADS**

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5%. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

Under MCC Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5% ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

Yes

No

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX B**

BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5% (an "Owner"). It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

1. Pursuant to MCC Section 2-154-010, is the Applicant or any Owner identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes No

2. If the Applicant is a legal entity publicly traded on any exchange, is any officer or director of the Applicant identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes No The Applicant is not publicly traded on any exchange.

3. If yes to (1) or (2) above, please identify below the name of each person or legal entity identified as a building code scofflaw or problem landlord and the address of each building or buildings to which the pertinent code violations apply.

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX C**

PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION

This Appendix is to be completed only by an Applicant that is completing this EDS as a “contractor” as defined in MCC Section 2-92-385. That section, which should be consulted (www.amlegal.com), generally covers a party to any agreement pursuant to which they: (i) receive City of Chicago funds in consideration for services, work or goods provided (including for legal or other professional services), or (ii) pay the City money for a license, grant or concession allowing them to conduct a business on City premises.

On behalf of an Applicant that is a contractor pursuant to MCC Section 2-92-385, I hereby certify that the Applicant is in compliance with MCC Section 2-92-385(b)(1) and (2), which prohibit: (i) screening job applicants based on their wage or salary history, or (ii) seeking job applicants’ wage or salary history from current or former employers. I also certify that the Applicant has adopted a policy that includes those prohibitions.

Yes

No

N/A – I am not an Applicant that is a “contractor” as defined in MCC Section 2-92-385.

This certification shall serve as the affidavit required by MCC Section 2-92-385(c)(1).

If you checked “no” to the above, please explain.

Addendum 1:

BOARD OF DIRECTORS

First Eagle Bancshares, Inc.

Andrew Salk
President/CEO

Patrick T. Kaveney
Executive Vice President

Rose Wageman
Executive Vice President

Gilbert W. Bassett Jr.
*Emeritus Professor of
Economics & Finance
University of Illinois at Chicago*

James A. Field
*Founding Member
Field & Goldberg, LLC*

Adam Winick
*Vice President
ICM Properties, Inc.*

First Eagle Bank

Andrew Salk
President/CEO

Patrick T. Kaveney
Executive Vice President/CFO

Rose Wageman
Executive Vice President/CLO

Gilbert W. Bassett Jr.
*Emeritus Professor of
Economics & Finance
University of Illinois at Chicago*

James A. Field
*Founding Member
Field & Goldberg, LLC*

Adam Winick
*Vice President
ICM Properties, Inc.*

Addendum 2:

Ownership in excess of 7.5%

<u>Name</u>	<u>Business Address</u>	<u>% of Int. in Applicant</u>
GST Trust for Andrew Salk under the Salk GST Trust, Andrew Salk, Trustee	1201 W. Madison St Chicago, IL 60607	20.49%
GST Trust for Ellen Salk under the Salk GST Trust, Ellen Salk, Trustee	1201 W. Madison St Chicago, IL 60607	19.82%
GST Trust for Scott Salk under the Salk GST Trust, Scott Salk, Trustee	1201 W. Madison St Chicago, IL 60607	19.82%
Andrew E. Salk	1201 W. Madison St Chicago, IL 60607	9.35%

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT
AND AFFIDAVIT**

SECTION I -- GENERAL INFORMATION

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

First Eagle Bank

Check ONE of the following three boxes:

Indicate whether the Disclosing Party submitting this EDS is:

1. the Applicant

OR

2. a legal entity currently holding, or anticipated to hold within six months after City action on the contract, transaction or other undertaking to which this EDS pertains (referred to below as the "Matter"), a direct or indirect interest in excess of 7.5% in the Applicant. State the Applicant's legal name: _____

OR

3. a legal entity with a direct or indirect right of control of the Applicant (see Section II(B)(1)) State the legal name of the entity in which the Disclosing Party holds a right of control: _____

B. Business address of the Disclosing Party: 1201 W. Madison Street

Chicago, IL 60607

C. Telephone: (630) 893-3800 Fax: (630) 893-4038 Email: fdaudbasic@febank.com

D. Name of contact person: Faruk Daudbasic

E. Federal Employer Identification No. (if you have one): 36-3318512

F. Brief description of the Matter to which this EDS pertains. (Include project number and location of property, if applicable):

2023 RFP for Designation as a 2024 Municipal Depository for City of Chicago and Chicago Board of Education Funds - Specification Number: 1279244

G. Which City agency or department is requesting this EDS? City of Chicago Department of Finance
City of Chicago Treasurer's Office

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # _____ and Contract # _____

SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS

A. NATURE OF THE DISCLOSING PARTY

1. Indicate the nature of the Disclosing Party:

- Person
 - Publicly registered business corporation
 - Privately held business corporation
 - Sole proprietorship
 - General partnership
 - Limited partnership
 - Trust
 - Limited liability company
 - Limited liability partnership
 - Joint venture
 - Not-for-profit corporation
- (Is the not-for-profit corporation also a 501(c)(3))?
- Yes
 - No
 - Other (please specify)
-

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes
- No
- Organized in Illinois

B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:

1. List below the full names and titles, if applicable, of: (i) all executive officers and all directors of the entity; (ii) **for not-for-profit corporations**, all members, if any, which are legal entities (if there are no such members, write "no members which are legal entities"); (iii) **for trusts, estates or other similar entities**, the trustee, executor, administrator, or similarly situated party; (iv) **for general or limited partnerships, limited liability companies, limited liability partnerships or joint ventures**, each general partner, managing member, manager or any other person or legal entity that directly or indirectly controls the day-to-day management of the Applicant.

NOTE: Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
See Addendum 1	

2. Please provide the following information concerning each person or legal entity having a direct or indirect, current or prospective (i.e. within 6 months after City action) beneficial interest (including ownership) in excess of 7.5% of the Applicant. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture, interest of a member or manager in a

limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None."

NOTE: Each legal entity listed below may be required to submit an EDS on its own behalf.

Name	Business Address	Percentage Interest in the Applicant
First Eagle Bancshares, Inc	Same	100%

SECTION III -- INCOME OR COMPENSATION TO, OR OWNERSHIP BY, CITY ELECTED OFFICIALS

Has the Disclosing Party provided any income or compensation to any City elected official during the 12-month period preceding the date of this EDS? Yes No

Does the Disclosing Party reasonably expect to provide any income or compensation to any City elected official during the 12-month period following the date of this EDS? Yes No

If "yes" to either of the above, please identify below the name(s) of such City elected official(s) and describe such income or compensation:

Does any City elected official or, to the best of the Disclosing Party's knowledge after reasonable inquiry, any City elected official's spouse or domestic partner, have a financial interest (as defined in Chapter 2-156 of the Municipal Code of Chicago ("MCC")) in the Disclosing Party?

Yes No

If "yes," please identify below the name(s) of such City elected official(s) and/or spouse(s)/domestic partner(s) and describe the financial interest(s).

SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist (as defined in MCC Chapter 2-156), accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll. If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained)	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (<u>indicate whether paid or estimated.</u>) NOTE: "hourly rate" or "t.b.d." is not an acceptable response.
--	------------------	--	---

(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

SECTION V -- CERTIFICATIONS

A. COURT-ORDERED CHILD SUPPORT COMPLIANCE

Under MCC Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes No No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes No

B. FURTHER CERTIFICATIONS

1. [This paragraph 1 applies only if the Matter is a contract being handled by the City's Department of Procurement Services.] In the 5-year period preceding the date of this EDS, neither the Disclosing Party nor any Affiliated Entity [see definition in (5) below] has engaged, in connection with the performance of any public contract, the services of an integrity monitor, independent private sector inspector general, or integrity compliance consultant (i.e., an individual or entity with legal, auditing, investigative, or other similar skills, designated by a public agency to help the agency monitor the activity of specified agency vendors as well as help the vendors reform their business practices so they can be considered for agency contracts in the future, or continue with a contract in progress).

2. The Disclosing Party and its Affiliated Entities are not delinquent in the payment of any fine, fee, tax or other source of indebtedness owed to the City of Chicago, including, but not limited to, water and sewer charges, license fees, parking tickets, property taxes and sales taxes, nor is the Disclosing Party delinquent in the payment of any tax administered by the Illinois Department of Revenue.

3. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II(B)(1) of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, during the 5 years before the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in subparagraph (b) above;
- d. have not, during the 5 years before the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, during the 5 years before the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

4. The Disclosing Party understands and shall comply with the applicable requirements of MCC Chapters 2-56 (Inspector General) and 2-156 (Governmental Ethics).

5. Certifications (5), (6) and (7) concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity). Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity. With respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor, nor any Agents have, during the 5 years before the date of this EDS, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the 5 years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
- b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
- c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or
- d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).

6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.

7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.

8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.

9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").

10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such

contractor/subcontractor that does not provide such certifications or that the Applicant has reason to believe has not provided or cannot provide truthful certifications.

11. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

None

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

12. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

None

13. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$25 per recipient, or (iii) a political contribution otherwise duly reported as required by law (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

None

C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is is not

a "financial institution" as defined in MCC Section 2-32-455(b).

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in MCC Chapter 2-32. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in MCC Chapter 2-32. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in MCC Section 2-32-455(b)) is a predatory lender within the meaning of MCC Chapter 2-32, explain here (attach additional pages if necessary):

None

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS

Any words or terms defined in MCC Chapter 2-156 have the same meanings if used in this Part D.

1. In accordance with MCC Section 2-156-110: To the best of the Disclosing Party's knowledge after reasonable inquiry, does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes

No

NOTE: If you checked "Yes" to Item D(1), proceed to Items D(2) and D(3). If you checked "No" to Item D(1), skip Items D(2) and D(3) and proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes

No

3. If you checked "Yes" to Item D(1), provide the names and business addresses of the City officials or employees having such financial interest and identify the nature of the financial interest:

Name	Business Address	Nature of Financial Interest
------	------------------	------------------------------

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either (1) or (2) below. If the Disclosing Party checks (2), the Disclosing Party must disclose below or in an attachment to this EDS all information required by (2). Failure to comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

X 1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

___ 2. The Disclosing Party verifies that, as a result of conducting the search in step (1) above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995, as amended, who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995, as amended, have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in paragraph A(1) above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee

of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A(1) and A(2) above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities," as that term is defined in the Lobbying Disclosure Act of 1995, as amended.

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A(1) through A(4) above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

Is the Disclosing Party the Applicant?

Yes

No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes

No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes

No

Reports not required

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes

No

If you checked "No" to question (1) or (2) above, please provide an explanation:

SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics Ordinance, MCC Chapter 2-156, imposes certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of this ordinance and a training program is available on line at www.cityofchicago.org/Ethics, and may also be obtained from the City's Board of Ethics, 740 N. Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with this ordinance.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other City transactions. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided in, and appended to, this EDS may be made publicly available on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to MCC Chapter 1-23, Article I (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by MCC Chapter 1-23 and Section 2-154-020.

CERTIFICATION

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS, and all applicable Appendices, on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS, and all applicable Appendices, are true, accurate and complete as of the date furnished to the City.

First Eagle Bank

(Print or type exact legal name of Disclosing Party)

By: Andy Salk
(Sign here)

Andy Salk

(Print or type name of person signing)

President

(Print or type title of person signing)

Signed and sworn to before me on (date) NOVEMBER 10th, 2023,

at COOK County, ILLINOIS (state).

[Signature]
Notary Public

Commission expires: 08/18/2026



**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX A**

**FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS
AND DEPARTMENT HEADS**

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5%. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

Under MCC Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any “Applicable Party” or any Spouse or Domestic Partner thereof currently has a “familial relationship” with any elected city official or department head. A “familial relationship” exists if, as of the date this EDS is signed, the Disclosing Party or any “Applicable Party” or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

“Applicable Party” means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5% ownership interest in the Disclosing Party. “Principal officers” means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any “Applicable Party” or any Spouse or Domestic Partner thereof currently have a “familial relationship” with an elected city official or department head?

Yes

No

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX B**

BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5% (an "Owner"). It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

1. Pursuant to MCC Section 2-154-010, is the Applicant or any Owner identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes No

2. If the Applicant is a legal entity publicly traded on any exchange, is any officer or director of the Applicant identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes No The Applicant is not publicly traded on any exchange.

3. If yes to (1) or (2) above, please identify below the name of each person or legal entity identified as a building code scofflaw or problem landlord and the address of each building or buildings to which the pertinent code violations apply.

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX C**

PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION

This Appendix is to be completed only by an Applicant that is completing this EDS as a “contractor” as defined in MCC Section 2-92-385. That section, which should be consulted (www.amlegal.com), generally covers a party to any agreement pursuant to which they: (i) receive City of Chicago funds in consideration for services, work or goods provided (including for legal or other professional services), or (ii) pay the City money for a license, grant or concession allowing them to conduct a business on City premises.

On behalf of an Applicant that is a contractor pursuant to MCC Section 2-92-385, I hereby certify that the Applicant is in compliance with MCC Section 2-92-385(b)(1) and (2), which prohibit: (i) screening job applicants based on their wage or salary history, or (ii) seeking job applicants’ wage or salary history from current or former employers. I also certify that the Applicant has adopted a policy that includes those prohibitions.

Yes

No

N/A – I am not an Applicant that is a “contractor” as defined in MCC Section 2-92-385.

This certification shall serve as the affidavit required by MCC Section 2-92-385(c)(1).

If you checked “no” to the above, please explain.

Addendum 1:

BOARD OF DIRECTORS

First Eagle Bancshares, Inc.

Andrew Salk
President/CEO

Patrick T. Kaveney
Executive Vice President

Rose Wageman
Executive Vice President

Gilbert W. Bassett Jr.
*Emeritus Professor of
Economics & Finance
University of Illinois at Chicago*

James A. Field
*Founding Member
Field & Goldberg, LLC*

Adam Winick
*Vice President
ICM Properties, Inc.*

First Eagle Bank

Andrew Salk
President/CEO

Patrick T. Kaveney
Executive Vice President/CFO

Rose Wageman
Executive Vice President/CLO

Gilbert W. Bassett Jr.
*Emeritus Professor of
Economics & Finance
University of Illinois at Chicago*

James A. Field
*Founding Member
Field & Goldberg, LLC*

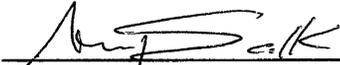
Adam Winick
*Vice President
ICM Properties, Inc.*

Anti-Predatory Lending Pledge*
for Municipal Depositories

We pledge that we are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of our designation as a municipal depository.

First Eagle Bank

Name of Financial Institution



Signature of Authorized Officer

President

Title

Andy Salk

Name of Authorized Officer (Print or Type)

(312) 850-2900

Business Telephone Number

Subscribed and sworn to before me this

10th day of NOVEMBER, 2023



Notary Public



Date: 11/10/23

Name of transaction for which this certificate is submitted: 2023 RFP for Designation as a 2024 Municipal Depository

Contact Person: Faruk Daudbasic

Address: 1201 W. Madison Street
Chicago, IL 60607

Telephone: (312) 850-9232

*The definitions of certain terms set forth in Chapter 2-32 of the Municipal Code of Chicago and used in the Anti-Predatory Lending Pledge are reproduced on the attached pages.

Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

First Eagle Bank

Name of Financial Institution



Signature of Authorized Officer

President

Title

Andy Salk

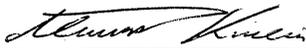
Name of Authorized Officer (Print or Type)

(312) 850-2900

Business Telephone Number

Subscribed and sworn to before me this

10th day of NOVEMBER, 2023



Notary Public



Date: 11/10/23

Name of transaction for which this certificate is submitted: 2023 RFP for Designation as a 2024 Municipal Depository

Contact Person: Faruk Daudbasic

Address: 1201 W. Madison Street
Chicago, IL 60607

Telephone: (312) 850-9232

**AFFIDAVIT OF COMMITMENT TO COMMUNITY REINVESTMENT,
RESPONSIBILITY AND TRANSPARENCY
CITY OF CHICAGO OFFICE OF THE COMPTROLLER**

I, **Andy Salk**, a duly authorized representative of **First Eagle Bank** represent and say as follows:

That for the purpose of becoming an eligible depository for active deposits of the City of Chicago, the undersigned Affiant states that it will use reasonable efforts to provide lending, financing, and banking opportunities as a commitment of community reinvestment to Chicago's low and moderate income (LMI) communities; Affiant states that such reasonable efforts shall include, but are not limited to:

- A. Assignment of identifiable personnel to answer and respond to questions, concerns and inquiries by the citizens of Chicago, City Treasurer, City Comptroller, and the City Council regarding financial services, investment and lending products, services and related issues, including the Community Reinvestment Act (CRA) of 1977;
- B. Cooperate with and support non-profit neighborhood development/redevelopment organizations in the implementation of "neighborhood economic development" strategies that focus on revitalization of communities that are more locally focused where an institution has a branch or market presence;
- C. Commit to affirmatively market and make available banking services throughout Chicago's low and moderate income communities, by not meeting this commitment only through the installation of ATM distribution centers, but also by opening and/or maintaining branch locations within those communities;
- D. Prepare an annual report of CRA activities, presented to the Comptroller, the Treasurer, and the City Council, that is made publicly available, demonstrating investment in all Chicago Communities, as well as reinvestment in LMI communities of Chicago, by community area that includes the number of loans and amount of loans in the following (6) categories:
 1. Home Purchase within LMI communities;
 2. Refinancing within LMI communities;
 3. Home Improvement;
 4. Small Business Loans (to companies with revenues under \$1 Million);
 5. Community Development Loans including multi-family lending; and
 6. Community Development Investments to eligible Community Development Financial Institutions (CDFI) and other community intermediaries to further the goals of an institution to meet its obligations to the Community Reinvestment Act of 1977 and this Affidavit.

Such a Municipal Depository annual CRA report will include, by community area, the number of mortgage loans originated and other strategies to minimize the impact of foreclosure and neighborhood instability.

- E. An institution acknowledges that failure to comply with this Affidavit may result in discontinued status as a municipal depository.

Signed: Andy Salk

Dated: 11/10/23

Print Name: Andy Salk

Title: **President**



**FIRST
EAGLE
BANK**



CITY OF CHICAGO DEPARTMENT OF FINANCE
REQUEST FOR PROPOSAL
FOR DESIGNATION AS A 2024 MUNICIPAL DEPOSITORY FOR CITY OF
CHICAGO AND CHICAGO BOARD OF EDUCATION FUNDS

COVER LETTER & EXECUTIVE SUMMARY

November 10th, 2023

Mr. Chasse Rehwinkel
City Comptroller
City Hall
Department of Finance – 7th Floor
121 N LaSalle St
Chicago, IL 60602-1246

Mrs. Melissa Conyears-Ervin
City Treasurer
City Hall
Treasurer's Office – Room 106
121 N. LaSalle Street
Chicago, IL 60602-1246

Dear Mr. Rehwinkel and Mrs. Conyears-Ervin,

On behalf of First Eagle Bank, thank you for the opportunity to participate in the Request for Proposal ("RFP") for Designation as a 2024 Municipal Depository for City of Chicago and Chicago Board of Education Funds. We are a **CDFI certified** relationship bank with an **outstanding** CRA rating focused on developing and maintaining long-term collaborative partnerships with individuals, businesses, non-profit organizations, and professional clients in Chicagoland area. We are a full-service bank, tailoring financial solutions to each client's needs through our competitive offerings such as depository and treasury management, lending services, real estate financing, commercial leasing, and asset-based lending. Our "Statement of Community Involvement" demonstrates our commitment, dedication, and involvement within our local communities and the City of Chicago through our grassroots partnerships, programs, initiatives, and volunteering.

No information in the original version was deemed to be required for redaction, so no redacted version shall be submitted. First Eagle Bank acknowledges receipt of Addendums #1 and 2. Attached herein is all the information requested.

We look forward to hearing your feedback and having the chance to form a long-lasting relationship with the City of Chicago. We are available to answer any questions regarding this RFP.

Andy Salk

President
asalk@febank.com
(312) 850-2900
1201 W. Madison St
Chicago, IL 60607

Federal Financial Institutions Examination Council



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

Institution Name	FIRST EAGLE BANK
City	CHICAGO
State	IL
Zip Code	60607
Call Report Report Date	6/30/2023
Report Type	051
RSSD-ID	759045
FDIC Certificate Number	25883
OCC Charter Number	0
ABA Routing Number	71925017
Last updated on	7/21/2023

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, 2023

This report is required by law: 12 U.S.C. 5324 (State member banks); 12 U.S.C. 51817 (State nonmember banks); 12 U.S.C. 5161 (National banks); and 12 U.S.C. 51464 (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

(20230630)
(RECON 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.

Gilbert Bassett Jr.
Director (Trustee)

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

[Signature]

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 notion of each Call Report form and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3333, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

Next Bank Name:
Legal Title of Bank (RSSD 90137)

Chicago
City (RSSD 9130)

IL
State Abbrev. (RSSD 9200)

Legal Entity Identifier (LEI)
(Report only if your institution already has an LEI (FIC 0120))

000000000000000000000000
FR COOP (RSSD 9220)

FDIC Certificate Number 25883
(RSSD 9850)

The production of this report is required by law. This information collection is required to file by institutions of banking on regulated financial assets. Bankers estimate the time for reviewing instructions, gathering and maintaining data in the reporting form, and completing, reviewing, and submitting the report. The burden of this information collection is estimated to average 1.5 hours per response, including the time for reviewing instructions, gathering and maintaining data in the reporting form, and completing, reviewing, and submitting the report. Send comments regarding this burden estimate or any aspect of this information collection, including suggestions for reducing the burden, to Washington, DC 20543, and to the Office of Management and Budget, Paperwork Project Director, Washington, DC 20503. Send comments regarding this burden estimate or any aspect of this information collection, including suggestions for reducing the burden, to Washington, DC 20543, and to the Office of Management and Budget, Paperwork Project Director, Washington, DC 20503.

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

Table of Contents

Signature Page.....	1	Schedule RC-K - Quarterly Averages(Form Type - 051).....	30
Table of Contents.....	2	Schedule RC-L - Off-Balance Sheet Items(Form Type - 051).....	31
Contact Information for the Reports of Condition and Income.....	3	Schedule RC-M - Memoranda(Form Type - 051).....	33
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information.....	4	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051).....	36
Contact Information(Form Type - 051).....	5	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051).....	39
Schedule RI - Income Statement(Form Type - 051).....	7	Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051).....	41
Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051).....	9	Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051).....	44
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 051).....	10	Schedule RC-T - Fiduciary and Related Services(Form Type - 051).....	53
Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051).....	11	Schedule SU - Supplemental Information(Form Type - 051).....	57
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 051).....	12	Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051).....	58
Schedule RI-E - Explanations (Form Type - 051).....	13		
Schedule RC - Balance Sheet(Form Type - 051).....	15		
Schedule RC-B - Securities(Form Type - 051).....	17		
Schedule RC-C Part I - Loans and Leases(Form Type - 051).....	19		
Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051).....	23		
Schedule RC-E - Deposit Liabilities(Form Type - 051).....	25		
Schedule RC-F - Other Assets(Form Type - 051).....	28		
Schedule RC-G - Other Liabilities(Form Type - 051).....	29		

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

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

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

CONF _____
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
Area Code / FAX Number (TEXT 9116)

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

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

CONF _____
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

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

CONF _____
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	3,337	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	6,083	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	462	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	5	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans ¹	RIAD4058	60	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	9,947	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	855	1.b.
c. Interest income on balances due from depository institutions ²	RIAD4115	488	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	140	1.d.1.
2. Mortgage-backed securities.....	RIADB489	133	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,847	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	65	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	13,475	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	28	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	1,106	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	864	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	587	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	33	2.b.
c. Other interest expense.....	RIADGW44	427	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c.).....	RIAD4073	3,045	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	10,430	3.
4. Provision for loan and lease losses ³	RIADJJ33	51	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ²	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	232	5.b.
c. Not applicable			5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	0	5.d.1.

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

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

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

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

Dollar amounts in thousands

2. Income from insurance activities ³	RIADHT74	0	5.d.2.
e. Not applicable			5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets ³	RIADB496	25	5.k.
l. Other noninterest income [*]	RIADB497	817	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	1,074	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	-1,341	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	3,036	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	467	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense [*]	RIAD4092	1,106	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	4,609	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIADHT69	5,503	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	5,503	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	35	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	5,468	10.
11. Discontinued operations, net of applicable income taxes [*]	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	5,468	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	5,468	14.
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	94	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	1,153	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	46	M.5.
Memorandum item 6 is to be completed by: <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) ¹	RIAD4024	0	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	00000000	M.7.

3. Includes underwriting income from insurance and reinsurance activities.
 3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
 *. Describe on Schedule RI-E - Explanations.
 *. Describe on Schedule RI-E - Explanations.
 4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 *. Describe on Schedule RI-E - Explanations.
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.
 2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.

Dollar amounts in thousands

8. Not applicable			M.8.
9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	Yes	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	NR	M.12.
13. Not applicable			M.13.
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ³	RIADJ321	NR	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			M.15.
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	NR	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	NR	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	100,266	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors [*]	RIADB507	-355	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	99,911	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	5,468	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	1,900	9.
10. Other comprehensive income ¹	RIADB511	1,861	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) [*]	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	105,340	12.

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

*. Describe on Schedule RI-E - Explanations.

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

*. Describe on Schedule RI-E - Explanations.

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

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

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

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

2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

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

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	5,599	RIADJH88	0	RIADJH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	9	RIADJH89	0	RIADJH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	1	RIADJH92	0	RIADJH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets ³	RIAD5523	0	RIADJJ00	0	RIADJJ01	0	4.
5. Provisions for credit losses ⁴	RIAD4230	129	RIADJH90	0	RIADJH96	0	5.
6. Adjustments (see instructions for this schedule) [*]	RIADC233	-310	RIADJH91	0	RIADJH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	5,426	RIADJH93	0	RIADJH99	0	7.

Dollar amounts in thousands

1. Not applicable							M.1.
2. Not applicable							M.2.
3. Not applicable							M.3.
4. Not applicable							M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ ...			RIADJJ02	0			M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ ...			RCONJJ03	0			M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....			RIADMG93	-78			M.7.

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

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

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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

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

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

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

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

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands

a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹	RIADJJ26	-355	4.a.
b. Not applicable			4.b.
c. Disclose component and the dollar amount of that component:			4.c.
(TEXTB526) NR	RIADB526	0	4.c.1.
d. Disclose component and the dollar amount of that component:			4.d.
(TEXTB527) NR	RIADB527	0	4.d.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): ³			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹	RIADJJ27	0	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹	RIADJJ28	-310	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4521) NR	RIAD4521	0	6.c.1.
d. Disclose component and the dollar amount of that component:			6.d.
(TEXT4522) NR	RIAD4522	0	6.d.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations (please type or print clearly; 750 character limit):.....	TEXT4769	NR	7.b.

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

Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin ¹	RCON0081	3,428	1.a.
b. Interest-bearing balances ²	RCON0071	36,152	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) ³	RCONJJ34	0	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCON1773	145,829	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	0	3.a.
b. Securities purchased under agreements to resell ⁵	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases held for investment	RCONB528	367,077	4.b.
c. LESS: Allowance for loan and lease losses ⁷	RCON3123	5,426	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	361,651	4.d.
5. Trading assets	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	5,355	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures	RCON3856	0	9.
10. Intangible assets (from Schedule RC-M)	RCON2143	1,303	10.
11. Other assets (from Schedule RC-F) ⁶	RCON2160	19,051	11.
12. Total assets (sum of items 1 through 11)	RCON2170	572,769	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	435,870	13.a.
1. Noninterest-bearing ⁸	RCON6631	118,976	13.a.1.
2. Interest-bearing	RCON6636	316,894	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased ⁹	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase ¹⁰	RCONB995	0	14.b.
15. Trading liabilities	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	23,666	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹¹	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	7,893	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	467,429	21.

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

Dollar amounts in thousands

22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	1,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	14,628	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	101,760	26.a.
b. Accumulated other comprehensive income ¹	RCONB530	-12,048	26.b.
c. Other equity capital components ²	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	105,340	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	105,340	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	572,769	29.
<i>To be reported with the March Report of Condition.</i>			
<i>1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.</i>			
<i>1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.</i>			
<i>2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>3 = This number is not to be used.</i>			
<i>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)</i>			
<i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i>			
<i>6 = Review of the bank's financial statements by external auditors</i>			
<i>7 = Compilation of the bank's financial statements by external auditors</i>			
<i>8 = Other audit procedures (excluding tax preparation work)</i>			
<i>9 = No external audit work</i>			
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2022.....			
<i>To be reported with the March Report of Condition.</i>			
	RCON6724		NR M.1.
	RCON8678		NR M.2.

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

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

Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	RCONHT50	0	RCONHT51	0	RCONHT52	7,484	RCONHT53	7,372	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	127,213	RCON8499	117,016	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	0	RCONHT55	0	RCONHT56	4,254	RCONHT57	3,534	4.a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG312	0	RCONG313	0	RCONG314	3,587	RCONG315	3,470	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONK150	0	RCONK151	0	RCONK152	1,158	RCONK153	1,141	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	29	RCONC027	29	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	12,508	RCON1741	11,694	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	1,644	RCON1746	1,573	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCONMG95	NR			7.
8. Total (sum of items 1 through 7) ²	RCON1754	0	RCON1771	0	RCON1772	157,877	RCON1773	145,829	8.

Dollar amounts in thousands

1. Pledged securities ¹	RCON0416	56,988	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.a.
1. Three months or less.....	RCONA549	1,674	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	5,592	M.2.a.2.
3. Over one year through three years.....	RCONA551	25,775	M.2.a.3.
4. Over three years through five years.....	RCONA552	33,583	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	69,482	M.2.a.5.
6. Over 15 years.....	RCONA554	1,578	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.b.
1. Three months or less.....	RCONA555	40	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	58	M.2.b.5.
6. Over 15 years.....	RCONA560	3,436	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁵			M.2.c.
1. Three years or less.....	RCONA561	1,473	M.2.c.1.
2. Over three years.....	RCONA562	3,138	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	6,737	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

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

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

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

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

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

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

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

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

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

Schedule RC-C Part I - Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF158	39,906	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	25,715	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON1797	12,902	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	112,249	1.c.2.a.
b. Secured by junior liens.....	RCON5368	2,998	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	57,807	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	23,628	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	31,605	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	NR	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	0	3.
4. Commercial and industrial loans.....	RCON1766	11,298	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	0	6.a.
b. Other revolving credit plans.....	RCONB539	11	6.b.
c. Automobile loans.....	RCONK137	83	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	18	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....	RCONJ454	0	9.a.
b. Other loans.....	RCONJ464	2,734	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	47,489	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	1,366	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	367,077	12.

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):

a. Construction, land development, and other land loans:

1. 1-4 family residential construction loans..... RCONK158 0

2. Other construction loans and all land development and other land loans..... RCONK159 0

b. Loans secured by 1-4 family residential properties..... RCONF576 0

c. Secured by multifamily (5 or more) residential properties..... RCONK160 0

d. Secured by nonfarm nonresidential properties:

1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCONK161 0

2. Loans secured by other nonfarm nonresidential properties..... RCONK162 0

e. Commercial and industrial loans..... RCONK256 0

f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... RCONK165 0

1. Loans secured by farmland..... RCONK166 0

2. Not applicable

3. Not applicable

4. Loans to individuals for household, family, and other personal expenditures:

a. Credit cards..... RCONK098 0

b. Automobile loans..... RCONK203 0

c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... RCONK204 0

5. Loans to finance agricultural production and other loans to farmers¹..... RCONK168 0

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)..... RCONHK25 0

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):

a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:^{1, 2}

1. Three months or less..... RCONA564 6,275

2. Over three months through 12 months..... RCONA565 16,341

3. Over one year through three years..... RCONA566 37,174

4. Over three years through five years..... RCONA567 32,376

5. Over five years through 15 years..... RCONA568 16,149

6. Over 15 years..... RCONA569 3,934

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..... RCONA570 84,972

2. Over three months through 12 months..... RCONA571 15,190

3. Over one year through three years..... RCONA572 73,959

4. Over three years through five years..... RCONA573 64,413

5. Over five years through 15 years..... RCONA574 17,228

6. Over 15 years..... RCONA575 432

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)..... RCONA247 85,242

3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9⁴..... RCON2746 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, 2022, Report of Condition.
 1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
 1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

11. Not applicable M.11.

Dollar amounts in thousands

Memorandum item 12 is to be completed semiannually in the June and December reports only.

12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year².

(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
RCONGW45	0	RCONGW46	0	RCONGW47	0

M.12.

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.

13. Construction, land development, and other land loans with interest reserves:

- a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a).....
- b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))..

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

c. Principal amount of reverse mortgage originations that have been sold during the year:

- 1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- 2. Proprietary reverse mortgages.....

Memorandum item 16 is to be completed by all banks in the June and December reports only.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:

- a. Number of Section 4013 loans outstanding.....
- b. Outstanding balance of Section 4013 loans.....

					M.13.
RCONG376		0			M.13.a.
RIADG377		0			M.13.b.
RCONG378		108,419			M.14.
					M.15.
					M.15.a.
RCONJ466		NR			M.15.a.1.
RCONJ467		NR			M.15.a.2.
					M.15.b.
RCONJ468		NR			M.15.b.1.
RCONJ469		NR			M.15.b.2.
					M.15.c.
RCONJ470		NR			M.15.c.1.
RCONJ471		NR			M.15.c.2.
RCONLE75		0			M.16.
					M.17.
RCONLG24		CONF			M.17.a.
RCONLG25		CONF			M.17.b.

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

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

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

Dollar amounts in thousands

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

RCON6999	No	1.
----------	----	----

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

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

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

RCON5562	NR	2.a.
RCON5563	NR	2.b.

Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
				3.
RCON5564	5	RCON5565	212	3.a.
RCON5566	28	RCON5567	4,492	3.b.
RCON5568	55	RCON5569	27,491	3.c.
				4.
RCON5570	122	RCON5571	1,668	4.a.
RCON5572	24	RCON5573	2,433	4.b.
RCON5574	10	RCON5575	3,097	4.c.

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

Dollar amounts in thousands

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

RCON6860	No	5.
----------	----	----

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

RCON5576	NR	6.a.
RCON5577	NR	6.b.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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):					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

Schedule RC-E - Deposit Liabilities(Form Type - 051)

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)		
Deposits of:						
1. Individuals, partnerships, and corporations.....	RCONB549	138,602		RCONB550	261,686 1.	
2. U.S. Government.....	RCON2202	0		RCON2520	0 2.	
3. States and political subdivisions in the U.S.....	RCON2203	5,347		RCON2530	29,985 3.	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	0		RCONB552	250 4.	
5. Banks in foreign countries.....	RCON2213	0		RCON2236	0 5.	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0		RCON2377	0 6.	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	143,949	RCON2210	118,976	RCON2385	291,921 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	17,425	M.1.a.
b. Total brokered deposits.....	RCON2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	0	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	23,039	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>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	0	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	0	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	10,439	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	0	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	10,439	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	142,378	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	17,781	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	33,623	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	49,936	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	48,203	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	8,352	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	14,053	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	53,638	M.3.a.2.
3. Over one year through three years.....	RCONHK09	14,122	M.3.a.3.
4. Over three years.....	RCONHK10	1,746	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONHK11	67,691	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	13,623	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	30,277	M.4.a.2.
3. Over one year through three years.....	RCONHK14	3,887	M.4.a.3.
4. Over three years.....	RCONHK15	416	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222	43,900	M.4.b.
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>			
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.

2. The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
 3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

			M.6.
--	--	--	------

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

RCONP753		NR	M.6.a.
----------	--	----	--------

RCONP754		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):

			M.7.
--	--	--	------

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

			M.7.a.
--	--	--	--------

RCONP756		NR	M.7.a.1.
----------	--	----	----------

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

RCONP757		NR	M.7.a.2.
----------	--	----	----------

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum s 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):

			M.7.b.
--	--	--	--------

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

RCONP758		NR	M.7.b.1.
----------	--	----	----------

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

RCONP759		NR	M.7.b.2.
----------	--	----	----------

Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

1. Accrued interest receivable ²	RCONB556	2,656	1.
2. Net deferred tax assets ³	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets ⁴	RCONHT80	0	3.
4. Equity investments without readily determinable fair values ⁵	RCON1752	2,534	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	12,960	5.a.
b. Separate account life insurance assets.....	RCONK202	0	5.b.
c. Hybrid account life insurance assets.....	RCONK270	0	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2168	901	6.
a. Prepaid expenses.....	RCON2166	357	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. FDIC loss-sharing indemnification assets.....	RCONJ448	0	6.d.
e. Computer software.....	RCONFT33	0	6.e.
f. Accounts receivable.....	RCONFT34	0	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	0	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	Click here for value	6.h.1.
2. Amount of component.....	RCON3549	505	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	NR	6.i.1.
2. Amount of component.....	RCON3550	0	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	NR	6.j.1.
2. Amount of component.....	RCON3551	0	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	19,051	7.

(TEXT3549) NON-FOR-PROFIT INVESTMENTS

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

Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits ¹	RCON3645	563	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	943	1.b.
2. Net deferred tax liabilities ²	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures ³	RCONB557	588	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	5,799	4.
a. Accounts payable	RCON3066	0	4.a.
b. Deferred compensation liabilities	RCONC011	5,781	4.b.
c. Dividends declared but not yet payable	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	0	4.d.
e. Operating lease liabilities	RCONLB56	0	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	NR	4.f.1.
2. Amount of component	RCON3552	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	NR	4.g.1.
2. Amount of component	RCON3553	0	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCON3554	0	4.h.2.
5. Total	RCON2930	7,893	5.

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

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

3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	31,428	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCONB558	7,478	2.
3. Mortgage-backed securities ²	RCONB559	9,153	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ²	RCONB560	151,891	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	323,844	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	130,813	6.b.1.
2. All other loans secured by real estate.....	RCON3466	179,377	6.b.2.
c. Commercial and industrial loans.....	RCON3387	10,732	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	210	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCON3484	47,562	8.
9. Total assets ⁴	RCON3368	594,405	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	24,658	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	160,856	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	72,775	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	48,775	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	0	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵	RCON3355	37,645	13.
<i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers ²	RCON3386	0	M.1.

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

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

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

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

2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	9,192	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	27,657	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	8,606	1.c.1.b.
2. NOT secured by real estate.....	RCON6550	0	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	8,231	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	9,960	1.e.3.
2. Financial standby letters of credit.....	RCON3819	0	2.
3. Performance standby letters of credit.....	RCON3821	330	3.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7.
-------------------	--	--	----

Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	0	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0	11.b.

Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	3,860	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	2	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	1,303	2.b.
c. All other identifiable intangible assets.....	RCONJF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	1,303	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	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	RCONJA29	NR	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: ¹			5.a.1.
a. One year or less.....	RCONF055	6,500	5.a.1.a.
b. Over one year through three years.....	RCONF056	10,984	5.a.1.b.
c. Over three years through five years.....	RCONF057	2,454	5.a.1.c.
d. Over five years.....	RCONF058	3,728	5.a.1.d.
2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²	RCON2651	6,500	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: ³			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	23,666	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	NR	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	NR	7.
Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only			8.
8. Internet website addresses and physical office trade names:			
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

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

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

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

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

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

Dollar amounts in thousands

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
<i>Items 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.</i>			
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCON4088	NR	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	NR	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	NR	12.
13. Not applicable			13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ¹	RCONK193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries ¹	RCONK194	NR	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: ¹			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	NR	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 of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			16.b.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
1. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	NR	16.b.2.

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

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

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

Dollar amounts in thousands

3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ²			17.
a. Number of PPP loans outstanding.....	RCONLG26	1	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	1	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			18.
a. Outstanding balance of assets purchased under the MMLF.....	RCONLL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL58	0	18.b.

(TEXT4087) www.febank.com

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
1. Loans secured by real estate:				1.			
a. Construction, land development, and other land loans:				1.a.			
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	550	RCONC237	0	RCONC229	0	1.c.2a.
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	RCONF180	0	RCONF182	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	481	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans.....	RCON1606	4,100	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	14	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							6.
7. All other loans ¹	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	488	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	5,633	RCON1407	0	RCON1403	0	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
<i>Memorandum items 1.a.(1) through 1.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 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2.
b. Loans secured by 1-4 family residential properties.....	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
d. Secured by nonfarm nonresidential properties:						M.1.d.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.1
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.2
e. Commercial and industrial loans.....	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
1. Loans secured by farmland.....	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.1.
2. Not applicable							M.1.f.2.
3. Not applicable							M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f.4.
a. Credit cards.....	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.4.a.
b. Automobile loans.....	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: * Banks with \$300 million or more in total assets * Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>							
5. Loans to finance agricultural production and other loans to farmers ¹	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.5.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCONHK26	0	RCONHK27	0	RCONHK28	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.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							M.3.
<i>Memorandum item 4 is to be completed by: * banks with \$300 million or more in total assets * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹	RCON1594	0	RCON1597	0	RCON1583	0	M.4.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCONC240	0	RCONC241	0	RCONC226	0	
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....							M.5.

Dollar amounts in thousands			
6. Not applicable			M.6.

Dollar amounts in thousands			
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCONC410	0	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCONC411	0	M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCONL183	NR	RCONL184	NR	RCONL185	NR	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3). ²							M.9.
a. Outstanding balance.....	RCONL183	NR	RCONL184	NR	RCONL185	NR	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCONL186	NR	RCONL187	NR	RCONL188	NR	M.9.b.

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	436,433	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	594,405	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter ¹	RCONK654	115,269	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCONK656	No	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	No	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	220,309	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	7495	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	198,696	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	311	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	16,005	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	596	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	1,423	M.1.d.1.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.
 1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	4	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.</i>			
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³	RCON5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

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

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	15,628	1.
2. Retained earnings ¹	RCOAKW00	101,760	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-12,048	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	105,340	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	1,303	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	-12,048	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	0	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	116,085	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12.....	RCOALB60	0	15.
16. Not applicable			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions ¹	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	116,085	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	116,085	26.

Dollar amounts in thousands

27. Average total consolidated assets ²	RCOAKW03	594,405	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	1,303	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	593,102	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	19.5725%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	1	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) ¹	RCOANC99	NR	31.b.

Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCOA2170	572,769			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....	RCOAKX77	0	RCOAKX78	0%	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAKX79	63,646			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAKX80	0			34.b.
c. Other off-balance sheet exposures.....	RCOAKX81	330			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	RCOAKX82	63,976	RCOAKX83	11.1696%	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	0	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	0	36.
37. Allocated transfer risk reserve.....	RCOA3128	0	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			38.
a. Loans and leases held for investment.....	RCOAJJ30	0	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	0	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	0	38.c.

Dollar amounts in thousands

39. Tier 2 capital instruments plus related surplus.....	RCOAP866	NR	39.
40. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	NR	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	NR	41.
42. Allowance for loan and lease losses includable in tier 2 capital ¹	RCOA5310	NR	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	NR	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	NR	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	NR	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	NR	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	NR	48.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.
 1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	NR	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	NR	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	NR	51.

Dollar amounts in thousands

52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	NR	52.
53. Eligible retained income ³	RCOAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter ⁴	RCOAH314	NR	54.

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

1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

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

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

4. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051)

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

(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCND957 NR	RCNS396 NR	RCND958 NR				RCND959 NR	RCNS397 NR	RCND960 NR	RCNS398 NR
RCND961 NR	RCNS399 NR	RCND962 NR	RCNHJ74 NR	RCNHJ75 NR		RCND963 NR	RCND964 NR	RCND965 NR	RCNS400 NR
RCNJJA21 NR	RCNS402 NR	RCND967 NR	RCNHJ76 NR	RCNHJ77 NR		RCND968 NR	RCND969 NR	RCND970 NR	RCNS403 NR
RCND971 NR		RCND972 NR				RCND973 NR	RCNS410 NR	RCND974 NR	RCNS411 NR
RCNH171 NR	RCNH172 NR								
RCNS413 NR	RCNS414 NR	RCNH173 NR				RCNS415 NR	RCNS416 NR	RCNS417 NR	
RCNS419 NR	RCNS420 NR	RCNH174 NR				RCNH175 NR	RCNH176 NR	RCNH177 NR	RCNS421 NR
RCNS423 NR	RCNS424 NR	RCNS425 NR	RCNHJ78 NR	RCNHJ79 NR		RCNS426 NR	RCNS427 NR	RCNS428 NR	RCNS429 NR

- Dollar amounts in thousands
- Cash and balances due from depository institutions.....
 - Securities:
 - Held-to-maturity securities³
 - Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....
 - Federal funds sold and securities purchased under agreements to resell:
 - Federal funds sold.....
 - Securities purchased under agreements to resell.....
 - Loans and leases held for sale:
 - Residential mortgage exposures.....
 - High volatility commercial real estate exposures.....
 - Exposures past due 90 days or more or on nonaccrual³

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
	RCNS405 NR		RCNS406 NR				RCNHZ71 NR	RCNHZ72 NR

- Dollar amounts in thousands
- Cash and balances due from depository institutions
 - Securities:
 - Held-to-maturity securities
 - Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....
 - Federal funds sold and securities purchased under agreements to resell:
 - Federal funds sold

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Allocation of Other Risk-Weighting Approaches Exposure Amount	(Column S) Allocation of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
							RCONH277	RCONH278

Dollar amounts in thousands

c. Exposures past due 90 days or more or on nonaccrual⁶.....

Dollar amounts in thousands

4. Loans and leases held for sale (continued):

d. All other exposures.....

5. Loans and leases held for investment:

a. Residential mortgage exposures.....

b. High volatility commercial real estate exposures.....

c. Exposures past due 90 days or more or on nonaccrual⁷.....

d. All other exposures.....

6. LESS: Allowance for loan and lease losses.....

7. Trading assets.....

8. All other assets⁸.....

a. Separate account bank-owned life insurance

b. Default fund contributions to central counterparties

(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCONS431 NR	RCONS432 NR	RCONS433 NR	RCONHJ80 NR	RCONHJ81 NR		RCONS434 NR	RCONS435 NR	RCONS436 NR	RCONS437 NR
RCONS439 NR	RCONS440 NR	RCONH178 NR				RCONS441 NR	RCONS442 NR	RCONS443 NR	
RCONS445 NR	RCONS446 NR	RCONH179 NR				RCONH180 NR	RCONH181 NR	RCONH182 NR	RCONS447 NR
RCONS449 NR	RCONS450 NR	RCONS451 NR	RCONHJ82 NR	RCONHJ83 NR		RCONS452 NR	RCONS453 NR	RCONS454 NR	RCONS455 NR
RCONS457 NR	RCONS458 NR	RCONS459 NR	RCONHJ84 NR	RCONHJ85 NR		RCONS460 NR	RCONS461 NR	RCONS462 NR	RCONS463 NR
RCONS3123 5,426	RCONS3123 5,426								
RCONS976 NR	RCONS466 NR	RCONS977 NR	RCONHJ86 NR	RCONHJ87 NR		RCONS978 NR	RCONS979 NR	RCONS980 NR	RCONS467 NR
RCONS981 NR	RCONS469 NR	RCONS982 NR	RCONHJ88 NR	RCONHJ89 NR		RCONS983 NR	RCONS984 NR	RCONS985 NR	RCONS185 NR

4. Loans and leases held for sale (continued):

d. All other exposures.....

5. Loans and leases held for investment:

a. Residential mortgage exposures.....

b. High volatility commercial real estate exposures.....

c. Exposures past due 90 days or more or on nonaccrual⁷.....

d. All other exposures.....

6. LESS: Allowance for loan and lease losses.....

7. Trading assets.....

8. All other assets⁸.....

a. Separate account bank-owned life insurance

b. Default fund contributions to central counterparties

Dollar amounts in thousands

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

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

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

(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCON2170 572,769	RCONS500 NR	RCOND987 NR	RCONHJ90 NR	RCONHJ91 NR	RCOND988 NR	RCOND988 NR	RCOND989 NR	RCOND990 NR	RCONS503 NR

Dollar amounts in thousands

11. Total balance sheet assets¹⁴ 11.

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
RCONS504 NR	RCONS505 NR	RCONS506 NR	RCONS507 NR			RCONS510 NR	RCONH300 NR

Dollar amounts in thousands

11. Total balance sheet assets¹⁴ 11.

(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCOND991 NR	RCOND992 NR	RCOND993 NR	RCONHJ92 NR	RCONHJ93 NR	RCOND994 NR	RCOND994 NR	RCOND995 NR	RCOND996 NR	RCONS511 NR
RCOND997 NR	RCOND998 NR	RCOND999 NR			RCONG603 NR	RCONG603 NR	RCONG604 NR	RCONG605 NR	RCONS512 NR
RCONG606 NR	RCONG607 NR	RCONG608 NR	RCONHJ94 NR	RCONHJ95 NR	RCONG609 NR	RCONG609 NR	RCONG610 NR	RCONG611 NR	RCONS513 NR
RCONG612 NR	RCONG613 NR	RCONG614 NR			RCONG615 NR	RCONG615 NR	RCONG616 NR	RCONG617 NR	RCONS514 NR

Dollar amounts in thousands

12. Financial standby letters of credit..... 12.
 13. Performance standby letters of credit and transaction-related contingent items..... 13.
 14. Commercial and similar letters of credit with an original maturity of one year or less..... 14.
 15. Retained recourse on small business obligations sold with recourse..... 15.

(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCONS515 NR	RCONS516 NR	RCONS517 NR	RCONS518 NR	RCONS519 NR		RCONS520 NR	RCONS521 NR	RCONS522 NR	RCONS523 NR
RCONG618 NR	RCONG619 NR	RCONG620 NR			RCONG621 NR	RCONG621 NR	RCONG622 NR	RCONG623 NR	RCONS524 NR
RCONS525 NR	RCONS526 NR	RCONS527 NR	RCONHJ96 NR	RCONHJ97 NR		RCONS528 NR	RCONS529 NR	RCONS530 NR	RCONS531 NR

Dollar amounts in thousands

16. Repo-style transactions²¹ 16.
 17. All other off-balance sheet liabilities..... 17.
 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):
 a. Original maturity of one year or less..... 18.
 18.a.

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

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

Dollar amounts in thousands

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

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

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

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCONG630 NR	RCONS558 NR	RCONS559 NR	RCONS560 NR	RCONG631 NR	RCONG632 NR	RCONG633 NR	RCONS561 NR
RCONG634 NR	RCONS569 NR	RCONS570 NR	RCONS571 NR	RCONG635 NR	RCONG636 NR	RCONG637 NR	RCONS572 NR

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)..... 23.

24. Risk weight factor 24.

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

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
RCONS562 NR	RCONS563 NR	RCONS564 NR	RCONS565 NR	RCONS566 NR	RCONS567 NR	RCONS568 NR
RCONS573 NR	RCONS574 NR	RCONS575 NR	RCONS576 NR	RCONS577 NR	RCONS578 NR	RCONS579 NR

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)..... 23.

24. Risk weight factor 24.

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

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	NR	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	NR	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCONB704	NR	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	NR	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	NR	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	NR	31.
<i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i>			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	NR	M.1.

Dollar amounts in thousands

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

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			M.4.
a. Loans and leases held for investment.....	RCONJJ30	NR	M.4.a.
b. Held-to-maturity debt securities.....	RCONJJ31	NR	M.4.b.
c. Other financial assets measured at amortized cost.....	RCONJJ32	NR	M.4.c.

Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	3.

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	NR	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906	NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479	NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	NR	18.
19. Other fiduciary accounts.....	RIADA480	NR	19.
20. Custody and safekeeping accounts.....	RIADB909	NR	20.
21. Other fiduciary and related services income.....	RIADB910	NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	0	22.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

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

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

Dollar amounts in thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	NR	RCONJ314	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
<i>Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.</i>					M.3.
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR	M.3.h.

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948	NR	RIADB949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4.b.
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	NR	RIADB960	NR	RIADB961	NR	M.4.e.

Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have any derivative contracts?.....	RCONFT00	No	1.
a. Total gross notional amount of interest rate derivatives held for trading.....	RCONA126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading.....	RCONFT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading.....	RCON8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading.....	RCONFT02	NR	1.d.
2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?.....	RCONFT03	No	2.
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	NR	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading.....	RCONFT05	NR	2.b.
3. Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCONFT06	No	3.
a. Aggregate amount of fair value option assets.....	RCONHK18	NR	3.a.
b. Aggregate amount of fair value option liabilities.....	RCONHK19	NR	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	RIADF551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	RIADF553	NR	3.d.
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCONFT07	No	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement.....	RCONFT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....	RCONFT09	No	5.
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution.....	RCONFT10	NR	5.a.
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....	RCONFT11	No	6.
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	RCONFT12	NR	6.a.
7. Does the institution have any consolidated variable interest entities?.....	RCONFT13	No	7.
a. Total assets of consolidated variable interest entities ¹	RCONFT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities.....	RCONFT15	NR	7.b.
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	RCONFT16	No	8.
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	RCONC391	NR	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹	RIADC390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	RIADC388	NR	8.d.
9. Does the institution have assets covered by FDIC loss-sharing agreements?.....	RCONFT17	No	9.
a. Loans and leases covered by FDIC loss-sharing agreements.....	RCONFT18	NR	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:			9.b.
1. Past due 30 through 89 days and still accruing.....	RCONFT19	NR	9.b.1.
2. Past due 90 days and still accruing.....	RCONFT20	NR	9.b.2.
3. Nonaccrual.....	RCONFT21	NR	9.b.3.
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:			9.c.
1. Past due 30 through 89 days and still accruing.....	RCONK102	NR	9.c.1.
2. Past due 90 days and still accruing.....	RCONK103	NR	9.c.2.
3. Nonaccrual.....	RCONK104	NR	9.c.3.
d. Other real estate owned covered by FDIC loss-sharing agreements.....	RCONFT22	NR	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....	RCONK192	NR	9.e.

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

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Federal Financial Institutions Examination Council



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

Institution Name	FIRST EAGLE BANK
City	CHICAGO
State	IL
Zip Code	60607
Call Report Report Date	9/30/2023
Report Type	051
RSSD-ID	759045
FDIC Certificate Number	25883
OCC Charter Number	0
ABA Routing Number	71925017
Last updated on	10/17/2023

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, 2023

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

(20230930)

(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 CEO (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.

Gilbert Bassett Jr.
Director (Trustee)

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

10/18/23

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.

First Eagle Bank
Legal Title of Bank (RSSD 9017)

Chicago
City (RSSD 9130)

FDIC Certificate Number 25883
(RSSD 9050)

IL
State Abbrev. (RSSD 9200)

60607
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 34.41 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 - FFIEC 051

Table of Contents

Signature Page.....	1	Schedule RC-K - Quarterly Averages(Form Type - 051).....	30
Table of Contents.....	2	Schedule RC-L - Off-Balance Sheet Items(Form Type - 051).....	31
Contact Information for the Reports of Condition and Income.....	3	Schedule RC-M - Memoranda(Form Type - 051).....	33
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information.....	4	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051).....	36
Contact Information(Form Type - 051).....	5	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051).....	39
Schedule RI - Income Statement(Form Type - 051).....	7	Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051).....	41
Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051).....	9	Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051).....	44
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 051).....	10	Schedule RC-T - Fiduciary and Related Services(Form Type - 051).....	53
Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051).....	11	Schedule SU - Supplemental Information(Form Type - 051).....	56
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 051).....	12	Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051).....	57
Schedule RI-E - Explanations (Form Type - 051).....	13		
Schedule RC - Balance Sheet(Form Type - 051).....	15		
Schedule RC-B - Securities(Form Type - 051).....	17		
Schedule RC-C Part I - Loans and Leases(Form Type - 051).....	19		
Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051).....	23		
Schedule RC-E - Deposit Liabilities(Form Type - 051).....	25		
Schedule RC-F - Other Assets(Form Type - 051).....	28		
Schedule RC-G - Other Liabilities(Form Type - 051).....	29		

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

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

PATRICK KAVENEY

Name (TEXT C490)

EVP & CFO

Title (TEXT C491)

PKAVENEY@FEBANK.COM

E-mail Address (TEXT C492)

(630) 893-3800

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

(630) 893-4038

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

ISABEL GUZMAN

Name (TEXT C495)

VP

Title (TEXT C496)

IGUZMAN@FEBANK.COM

E-mail Address (TEXT 4086)

(630) 893-3800

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

(630) 893-4038

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

ANDY SALK

Name (TEXT FT42)

ASALK@FEBANK.COM

E-mail Address (TEXT FT44)

(312) 850-2900

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

(312) 850-2904

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

PATRICK KAVENEY

Name (TEXT C366)

EVP & CFO

Title (TEXT C367)

PKAVENEY@FEBANK.COM

E-mail Address (TEXT C368)

(630) 893-3800

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

(630) 893-4038

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

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

PATRICK KAVENEY

Name (TEXT C437)

EVP & CFO

Title (TEXT C438)

PKAVENEY@FEBANK.COM

E-mail Address (TEXT C439)

(630) 893-3800

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

Secondary Contact

ISABEL GUZMAN

Name (TEXT C442)

VP

Title (TEXT C443)

IGUZMAN@FEBANK.COM

E-mail Address (TEXT C444)

(630) 893-3800

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

Third Contact

ANN FIALA

Name (TEXT C870)

AVP

Title (TEXT C871)

AFIALA@FEBANK.COM

E-mail Address (TEXT C872)

(630) 893-3800

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

Fourth Contact

JAMIE SORTO

Name (TEXT C875)

ASSISTANT OPERATIONS SUPERVISOR

Title (TEXT C876)

JSORTO@FEBANK.COM

E-mail Address (TEXT C877)

(630) 893-3800

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	5,106	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	9,264	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	614	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	7	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans ¹	RIAD4058	90	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	15,081	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	1,350	1.b.
c. Interest income on balances due from depository institutions ²	RIAD4115	987	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	207	1.d.1.
2. Mortgage-backed securities.....	RIADB489	225	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	2,657	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	110	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	20,617	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	37	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	1,841	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	1,587	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	971	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	33	2.b.
c. Other interest expense.....	RIADGW44	495	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c.).....	RIAD4073	4,964	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	15,653	3.
4. Provision for loan and lease losses ³	RIADJJ33	-73	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ²	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	354	5.b.
c. Not applicable			5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	0	5.d.1.

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

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

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

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

Dollar amounts in thousands

2. Income from insurance activities ³	RIADHT74	0	5.d.2.
e. Not applicable			5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets ³	RIADB496	25	5.k.
l. Other noninterest income.....	RIADB497	947	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	1,326	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	-1,618	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	4,601	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	707	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	1,671	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	6,979	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIADHT69	8,455	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	8,455	8.c.
9. Applicable income taxes (on item 8.c).....	RIAD4302	54	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	8,401	10.
11. Discontinued operations, net of applicable income taxes.....	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	8,401	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	8,401	14.
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	170	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	1,623	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	44	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans	RIAD4024	0	M.6.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) ¹			
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	0000000	M.7.

3. Includes underwriting income from insurance and reinsurance activities.
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
* Describe on Schedule RI-E - Explanations.
* Describe on Schedule RI-E - Explanations.
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
* Describe on Schedule RI-E - Explanations.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.

Dollar amounts in thousands

8. Not applicable			M.8.
9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	Yes	M.11.
12. Not applicable			M.12.
13. Not applicable			M.13.
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ³	RIADJ321	NR	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	NR	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	NR	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	100,266	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors [*]	RIADB507	-355	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	99,911	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	8,401	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	6,425	9.
10. Other comprehensive income ¹	RIADB511	-2,658	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) [*]	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	99,229	12.

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

*. Describe on Schedule RI-E - Explanations.

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

*. Describe on Schedule RI-E - Explanations.

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

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

Dollar amounts in thousands	(Column A) Charge-offs		(Column B) Recoveries		
	Calendar year-to-date		Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	0	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0	1.e.2.
2. Not applicable					2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0	5.c.
6. Not applicable					6.
7. All other loans ²	RIAD4644	0	RIAD4628	12	7.
8. Lease financing receivables.....	RIAD4266	2	RIAD4267	0	8.
9. Total (sum of items 1 through 8).....	RIAD4635	2	RIAD4605	12	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not applicable					M.2.
Memorandum item 3 are to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) ²	RIAD4655	0	RIAD4665	0	M.3.

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

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

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	5,599	RIADJH88	0	RIADJH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	12	RIADJH89	0	RIADJH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	2	RIADJH92	0	RIADJH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets ³	RIAD5523	0	RIADJJ00	0	RIADJJ01	0	4.
5. Provisions for credit losses ⁴	RIAD4230	-60	RIADJH90	0	RIADJH96	0	5.
6. Adjustments (see instructions for this schedule) [*]	RIADC233	-310	RIADJH91	0	RIADJH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	5,239	RIADJH93	0	RIADJH99	0	7.

Dollar amounts in thousands		
1. Not applicable		M.1.
2. Not applicable		M.2.
3. Not applicable		M.3.
4. Not applicable		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ ...	RIADJJ02	0 M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ ...	RCONJJ03	0 M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	-13 M.7.

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

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

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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

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

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

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

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

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands

a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹	RIADJJ26	-355	4.a.
b. Not applicable			4.b.
c. Disclose component and the dollar amount of that component:			4.c.
(TEXTB526) NR	RIADB526	0	4.c.1.
d. Disclose component and the dollar amount of that component:			4.d.
(TEXTB527) NR	RIADB527	0	4.d.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): ³			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹	RIADJJ27	0	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹	RIADJJ28	-310	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4521) NR	RIAD4521	0	6.c.1.
d. Disclose component and the dollar amount of that component:			6.d.
(TEXT4522) NR	RIAD4522	0	6.d.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	NR	7.a.
b. Other explanations (please type or print clearly; 750 character limit):.....	TEXT4769	NR	7.b.

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

Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin ¹	RCON0081	2,935	1.a.
b. Interest-bearing balances ²	RCON0071	33,202	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) ³	RCONJJ34	0	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCON1773	138,822	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	0	3.a.
b. Securities purchased under agreements to resell ⁵	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases held for investment	RCONB528	367,891	4.b.
c. LESS: Allowance for loan and lease losses ⁷	RCON3123	5,239	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	362,652	4.d.
5. Trading assets	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	5,331	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures	RCON3656	0	9.
10. Intangible assets (from Schedule RC-M)	RCON2143	1,303	10.
11. Other assets (from Schedule RC-F) ⁶	RCON2160	19,290	11.
12. Total assets (sum of items 1 through 11)	RCON2170	563,535	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E):	RCON2200	435,040	13.a.
1. Noninterest-bearing ⁸	RCON6631	121,927	13.a.1.
2. Interest-bearing	RCON6636	313,113	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased ⁹	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase ¹⁰	RCONB995	0	14.b.
15. Trading liabilities	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	20,945	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹¹	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	8,321	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	464,306	21.

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

Dollar amounts in thousands

22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCO3838	0	23.
24. Common stock.....	RCO3230	1,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCO3839	14,628	25.
26. Not available			26.
a. Retained earnings.....	RCO3632	100,169	26.a.
b. Accumulated other comprehensive income ¹	RCO530	-16,568	26.b.
c. Other equity capital components ²	RCO130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCO3210	99,229	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCO3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCO105	99,229	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCO3300	563,535	29.
<i>To be reported with the March Report of Condition.</i>			
<i>1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.</i>			
<i>1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.</i>			
<i>2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>3 = This number is not to be used.</i>			
<i>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)</i>			
<i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i>			
<i>6 = Review of the bank's financial statements by external auditors</i>			
<i>7 = Compilation of the bank's financial statements by external auditors</i>			
<i>8 = Other audit procedures (excluding tax preparation work)</i>			
<i>9 = No external audit work</i>			
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2022.....			
<i>To be reported with the March Report of Condition.</i>			
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCO6724	NR	M.1.
	RCO678	NR	M.2.

1. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
 2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	RCONHT50	0	RCONHT51	0	RCONHT52	6,496	RCONHT53	6,418	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	122,362	RCON8499	107,902	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	0	RCONHT55	0	RCONHT56	5,486	RCONHT57	4,524	4.a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG312	0	RCONG313	0	RCONG314	3,488	RCONG315	3,340	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONK150	0	RCONK151	0	RCONK152	1,153	RCONK153	1,137	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	20	RCONC027	20	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	2,398	RCONHT61	2,391	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	12,341	RCON1741	11,519	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	1,646	RCON1746	1,571	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCONMG95	NR			7.
8. Total (sum of items 1 through 7) ²	RCON1754	0	RCON1771	0	RCON1772	155,390	RCON1773	138,822	8.

Dollar amounts in thousands

1. Pledged securities ¹	RCON0416	61,762	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.a.
1. Three months or less.....	RCONA549	5,314	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	7,267	M.2.a.2.
3. Over one year through three years.....	RCONA551	22,697	M.2.a.3.
4. Over three years through five years.....	RCONA552	34,668	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	58,676	M.2.a.5.
6. Over 15 years.....	RCONA554	1,199	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.b.
1. Three months or less.....	RCONA555	13	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	26	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	54	M.2.b.5.
6. Over 15 years.....	RCONA560	4,431	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁵			M.2.c.
1. Three years or less.....	RCONA561	1,417	M.2.c.1.
2. Over three years.....	RCONA562	3,060	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	9,672	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

Memorandum item 3 is to be completed semiannually in the June and December reports only.

- Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- 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.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-C Part I - Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF158	28,641	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	34,331	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON1797	11,117	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	114,809	1.c.2.a.
b. Secured by junior liens.....	RCON5368	3,163	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	60,153	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	25,054	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	26,822	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	NR	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	0	3.
4. Commercial and industrial loans.....	RCON1766	7,894	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	0	6.a.
b. Other revolving credit plans.....	RCONB539	6	6.b.
c. Automobile loans.....	RCONK137	141	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	14	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....	RCONJ454	0	9.a.
b. Other loans.....	RCONJ464	2,700	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	54,385	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	1,339	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	367,891	12.

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):

a. Construction, land development, and other land loans:			M.1.
1. 1-4 family residential construction loans.....			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	NR	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	NR	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	NR	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	NR	M.1.f.
1. Loans secured by farmland.....	RCONK166	NR	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCONK098	NR	M.1.f.4.a.
b. Automobile loans.....	RCONK203	NR	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	NR	M.1.f.4.c.
5. Loans to finance agricultural production and other loans to farmers ¹	RCONK168	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.).....	RCONHK25	0	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: ^{1, 2}			M.2.a.
1. Three months or less.....	RCONA564	10,466	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	13,175	M.2.a.2.
3. Over one year through three years.....	RCONA566	42,654	M.2.a.3.
4. Over three years through five years.....	RCONA567	28,793	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	16,212	M.2.a.5.
6. Over 15 years.....	RCONA569	3,509	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}			M.2.b.
1. Three months or less.....	RCONA570	77,554	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	17,610	M.2.b.2.
3. Over one year through three years.....	RCONA572	78,430	M.2.b.3.
4. Over three years through five years.....	RCONA573	65,973	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	14,428	M.2.b.5.
6. Over 15 years.....	RCONA575	426	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).....	RCONA247	78,221	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	RCON2746	0	M.3.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
 1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
 1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....

RCON5370	NR	M.4.
		M.5.
		M.6.
		M.7.
RCONC779	NR	M.7.a.
RCONC780	NR	M.7.b.
		M.8.
RCONF230	NR	M.8.a.
RCONF231	NR	M.8.b.
RCONF232	NR	M.8.c.
RCONF577	0	M.9.
		M.10.

5. Not applicable

6. Not applicable

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):¹

a. Outstanding balance.....

b. Amount included in Schedule RC-C, Part I, items 1 through 9.....

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:

a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....

9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....

10. Not applicable

1. Memorandum Item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

11. Not applicable M.11.

Dollar amounts in thousands

Memorandum item 12 is to be completed semiannually in the June and December reports only.

12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year².

(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
RCONGW45	NR	RCONGW46	NR	RCONGW47	NR

M.12.

Dollar amounts in thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.

13. Construction, land development, and other land loans with interest reserves:

a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a).....

b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

Memorandum item 15 is to be completed for the December report only.

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....

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.....

c. Principal amount of reverse mortgage originations that have been sold during the year.....

Memorandum item 16 is to be completed by all banks in the June and December reports only.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:

a. Number of Section 4013 loans outstanding.....

b. Outstanding balance of Section 4013 loans.....

					M.13.
RCONG376			0		M.13.a.
RIADG377			0		M.13.b.
RCONG378			110,227		M.14.
					M.15.
RCONPR04			NR		M.15.a.
RCONPR05			NR		M.15.b.
RCONPR06			NR		M.15.c.
RCONLE75			NR		M.16.
					M.17.
RCONLG24			CONF		M.17.a.
RCONLG25			CONF		M.17.b.

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

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

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

Dollar amounts in thousands

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

RCON6999		NR	1.
----------	--	----	----

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

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

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

			2.
RCON5562		NR	2.a.
RCON5563		NR	2.b.

Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
				3.
RCON5564	NR	RCON5565	NR	3.a.
RCON5566	NR	RCON5567	NR	3.b.
RCON5568	NR	RCON5569	NR	3.c.
				4.
RCON5570	NR	RCON5571	NR	4.a.
RCON5572	NR	RCON5573	NR	4.b.
RCON5574	NR	RCON5575	NR	4.c.

Dollar amounts in thousands

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

RCON6860		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:

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

			6.
RCON5576		NR	6.a.
RCON5577		NR	6.b.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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):					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

Schedule RC-E - Deposit Liabilities(Form Type - 051)

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:							
1. Individuals, partnerships, and corporations.....	RCONB549	139,697			RCONB550	257,637	1.
2. U.S. Government.....	RCON2202	0			RCON2520	0	2.
3. States and political subdivisions in the U.S.....	RCON2203	5,323			RCON2530	32,383	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	0			RCONB552	0	4.
5. Banks in foreign countries.....	RCON2213	0			RCON2236	0	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0			RCON2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	145,020	RCON2210	121,927	RCON2385	290,020	7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				M.1.
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835		NR	M.1.a.
b. Total brokered deposits.....	RCON2365		0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05		0	M.1.c.
d. Maturity data for brokered deposits:				M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06		0	M.1.d.1.
2. Not applicable.....				M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220		0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590		NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223		0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83		22,900	M.1.g.
<i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i>				
h. Sweep deposits:				M.1.h.
1. Fully insured, affiliate sweep deposits.....	RCONMT87		NR	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89		NR	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91		NR	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93		NR	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95		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):				M.2.
a. Savings deposits:				M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810		139,211	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352		16,949	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648		33,905	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473		50,722	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474		49,233	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233		8,154	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:				M.3.a.
1. Three months or less.....	RCONHK07		22,552	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08		51,931	M.3.a.2.
3. Over one year through three years.....	RCONHK09		8,551	M.3.a.3.
4. Over three years.....	RCONHK10		1,593	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONHK11		74,483	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:				M.4.a.
1. Three months or less.....	RCONHK12		20,183	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13		26,383	M.4.a.2.
3. Over one year through three years.....	RCONHK14		2,251	M.4.a.3.
4. Over three years.....	RCONHK15		416	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222		46,566	M.4.b.
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>				
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752		NR	M.5.

2. The dollar amounts used as the basis for reporting in Memorandum items 1.c reflect the deposit insurance limits in effect on the report date.
 3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to Schedule RC-E, item 1, column A):

- a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....
- b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal Schedule RC-E, item 1, column C):

- a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):
 - 1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....
 - 2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....
- b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum s 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(2) above):
 - 1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....
 - 2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

			M.6.
RCONP753		NR	M.6.a.
RCONP754		NR	M.6.b.
			M.7.
			M.7.a.
RCONP756		NR	M.7.a.1.
RCONP757		NR	M.7.a.2.
			M.7.b.
RCONP758		NR	M.7.b.1.
RCONP759		NR	M.7.b.2.

Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

1. Accrued interest receivable ²	RCONB556	2,685	1.
2. Net deferred tax assets ³	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets ⁴	RCONHT80	0	3.
4. Equity investments without readily determinable fair values ⁵	RCON1752	2,414	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	13,083	5.a.
b. Separate account life insurance assets.....	RCONK202	0	5.b.
c. Hybrid account life insurance assets.....	RCONK270	0	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2168	1,108	6.
a. Prepaid expenses.....	RCON2166	NR	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	NR	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	NR	6.c.
d. Not applicable			6.d.
e. Computer software.....	RCONFT33	NR	6.e.
f. Accounts receivable.....	RCONFT34	NR	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	NR	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	NR	6.h.1.
2. Amount of component.....	RCON3549	NR	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	NR	6.i.1.
2. Amount of component.....	RCON3550	NR	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	NR	6.j.1.
2. Amount of component.....	RCON3551	NR	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	19,290	7.

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

Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits ¹	RCON3645	771	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,077	1.b.
2. Net deferred tax liabilities ²	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures ³	RCONB557	652	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	5,821	4.
a. Accounts payable	RCON3066	NR	4.a.
b. Deferred compensation liabilities	RCONC011	NR	4.b.
c. Dividends declared but not yet payable	RCON2932	NR	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	NR	4.d.
e. Operating lease liabilities	RCONLB56	NR	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	NR	4.f.1.
2. Amount of component	RCON3552	NR	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	NR	4.g.1.
2. Amount of component	RCON3553	NR	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCON3554	NR	4.h.2.
5. Total	RCON2930	8,321	5.

1. For savings banks, include "dividends" accrued and unpaid on deposits.
 2. See discussion of deferred income taxes in Glossary entry on "income taxes."
 3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages (Form Type - 051)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCO3381	40,912	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCO3558	7,076	2.
3. Mortgage-backed securities ²	RCO3559	9,656	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ²	RCO3560	137,541	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCO3365	0	5.
6. Loans:			6.
a. Total loans.....	RCO3360	317,221	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCO3465	131,275	6.b.1.
2. All other loans secured by real estate.....	RCO3466	175,154	6.b.2.
c. Commercial and industrial loans.....	RCO3387	8,068	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCO3561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCO3562	114	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCO3484	48,490	8.
9. Total assets ⁴	RCO3368	584,086	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCO3485	24,684	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCO3563	158,385	11.a.
b. Time deposits of \$250,000 or less.....	RCO3HK16	83,920	11.b.
c. Time deposits of more than \$250,000.....	RCO3HK17	47,164	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCO3353	0	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵	RCO3355	22,488	13.
<i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers ²	RCO3386	0	M.1.

2. Quarterly averages for all debt securities should be based on amortized cost.
 2. Quarterly averages for all debt securities should be based on amortized cost.
 4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
 5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.
 2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	9,969	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	23,088	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	7,534	1.c.1.b.
2. NOT secured by real estate.....	RCON6550	0	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	8,060	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	10,806	1.e.3.
2. Financial standby letters of credit.....	RCON3819	0	2.
3. Performance standby letters of credit.....	RCON3821	310	3.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7.
-------------------	--	--	----

Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	RCON3430	0	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCONC978	NR	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component	TEXT3555	NR	9.d.1.
2. Amount of component	RCON3555	NR	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component	TEXT3556	NR	9.e.1.
2. Amount of component	RCON3556	NR	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	NR	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	0	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component	TEXT5592	NR	10.b.1.
2. Amount of component	RCON5592	NR	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component	TEXT5593	NR	10.c.1.
2. Amount of component	RCON5593	NR	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component	TEXT5594	NR	10.d.1.
2. Amount of component	RCON5594	NR	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component	TEXT5595	NR	10.e.1.
2. Amount of component	RCON5595	NR	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank	RCONC223	NR	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224	NR	11.b.

Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	3,774	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	2	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	1,303	2.b.
c. All other identifiable intangible assets.....	RCONJF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	1,303	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	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	RCONJA29	NR	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: ¹			5.a.1.
a. One year or less.....	RCONF055	4,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	10,867	5.a.1.b.
c. Over three years through five years.....	RCONF057	2,420	5.a.1.c.
d. Over five years.....	RCONF058	3,658	5.a.1.d.
2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²	RCON2651	4,000	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: ³			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴ ..	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	20,945	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	NR	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	NR	7.
Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.			8.
8. Internet website addresses and physical office trade names:			
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	NR	8.a.

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

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

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

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

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

Dollar amounts in thousands

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCON4088	NR
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a.).....		RCONF064	0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCONF065	0
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCONG463	NR
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		RCONG464	NR
13. Not applicable			13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ¹		RCONK193	NR
b. Total assets of captive reinsurance subsidiaries ¹		RCONK194	NR
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....		RCONL133	NR
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		RCONL135	NR
16. International remittance transfers offered to consumers: ¹			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		RCONN523	NR
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			16.b.
1. Estimated dollar value of international remittance transfers.....		RCONN524	NR
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		RCONMM07	NR

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

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

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

Dollar amounts in thousands

3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ²			17.
a. Number of PPP loans outstanding.....	RCONLG26	1	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	1	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0	17.e.

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual			
1. Loans secured by real estate:					1.		
a. Construction, land development, and other land loans:					1.a.		
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	0	RCONC237	0	RCONC229	0	1.c.2a
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2b
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	RCONF180	0	RCONF182	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans.....	RCON1606	0	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	6	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							6.
7. All other loans ¹	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	469	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	475	RCON1407	0	RCON1403	0	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC.....			RCONK103	0	RCONK104	0	12.
<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>							M.1.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	NR	RCONK106	NR	RCONK107	NR	M1a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	NR	RCONK109	NR	RCONK110	NR	M1a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF661	NR	RCONF662	NR	RCONF663	NR	M.1.b.

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

Dollar amounts in thousands	(Column A) Past due 30 days or more and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	NR	RCONK112	NR	RCONK113	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	NR	RCONK115	NR	RCONK116	NR	M1d1
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	NR	RCONK118	NR	RCONK119	NR	M1d2
e. Commercial and industrial loans.....	RCONK257	NR	RCONK258	NR	RCONK259	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	NR	RCONK127	NR	RCONK128	NR	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
1. Loans secured by farmland.....	RCONK130	NR	RCONK131	NR	RCONK132	NR	M1f1.
2. Not applicable							M1f2.
3. Not applicable							M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCONK274	NR	RCONK275	NR	RCONK276	NR	M1fa
b. Automobile loans.....	RCONK277	NR	RCONK278	NR	RCONK279	NR	M1fb
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	NR	RCONK281	NR	RCONK282	NR	M1fc
<i>Memorandum item 1.f.(5) is to be completed by: * Banks with \$300 million or more in total assets * Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>							
5. Loans to finance agricultural production and other loans to farmers ¹	RCONK138	NR	RCONK139	NR	RCONK140	NR	M1f5.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCONHK26	0	RCONHK27	0	RCONHK28	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.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							M.3.
<i>Memorandum item 4 is to be completed by: * banks with \$300 million or more in total assets * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹	RCON1594	0	RCON1597	0	RCON1583	0	M.4.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCONC240	NR	RCONC241	NR	RCONC226	NR	
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....							M.5.

Dollar amounts in thousands			
6. Not applicable			M.6.

Dollar amounts in thousands			
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCONC410	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCONC411	NR	M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCONL183	NR	RCONL184	NR	RCONL185	NR	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ²							M.9.
a. Outstanding balance.....	RCONL183	NR	RCONL184	NR	RCONL185	NR	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCONL186	NR	RCONL187	NR	RCONL188	NR	M.9.b.

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	435,811	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	584,086	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter ¹	RCONK654	116,146	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCONK656	No	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	No	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction.....	RCONK680	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	224,466	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	7554	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	194,374	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	288	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	15,636	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	580	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	1,335	M.1.d.1.

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

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

Dollar amounts in thousands

2. Number of retirement deposit accounts of more than \$250,000.....	RCNF048	4	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.</i>	RCON5597	NR	M.2.
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³			
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

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

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	15,628	1.
2. Retained earnings ¹	RCOAKW00	100,169	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-16,568	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	99,229	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	1,303	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	-16,568	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	0	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	114,494	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12.....	RCOALB60	0	15.
16. Not applicable			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions ¹	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	114,494	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	114,494	26.

Dollar amounts in thousands

27. Average total consolidated assets ²	RCOAKW03	584,086	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	1,303	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	582,783	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	19.6461%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	1	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) ¹	RCOANC99	NR	31.b.

Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
	RCOAX77	RCOAX78	RCOAX79	RCOAX80	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCOAX77	563,535			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.....	RCOAX77	0	RCOAX78	0%	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAX79	59,457			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAX80	0			34.b.
c. Other off-balance sheet exposures.....	RCOAX81	310			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.....	RCOAX82	59,767	RCOAX83	10.6057%	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	0	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	0	36.
37. Allocated transfer risk reserve.....	RCOA3128	0	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			38.
a. Loans and leases held for investment.....	RCOAJJ30	0	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	0	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	0	38.c.

Dollar amounts in thousands

39. Tier 2 capital instruments plus related surplus.....	RCOAP866	NR	39.
40. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	NR	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	NR	41.
42. Allowance for loan and lease losses includable in tier 2 capital ¹	RCOA5310	NR	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	NR	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	NR	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	NR	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	NR	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	NR	48.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.
 1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	NR	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	NR	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	NR	51.

Dollar amounts in thousands

52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	NR	52.
53. Eligible retained income ³	RCOAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter ⁴	RCOAH314	NR	54.

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

1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

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

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.

4. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 051)

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Dollar amounts in thousands

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures:								RCONH273 NR	RCONH274 NR	4.a.
b. High volatility commercial real estate exposures:								RCONH275 NR	RCONH276 NR	4.b.

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

Dollar amounts in thousands

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
--	---------------------------------------	--	---	---	---	--	--	--	---	---

4. Loans and leases held for sale (continued):										
d. All other exposures.....	RCONS431 NR	RCONS432 NR	RCONS433 NR	RCONHJ80 NR	RCONHJ81 NR		RCONS434 NR	RCONS435 NR	RCONS436 NR	RCONS437 NR
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCONS439 NR	RCONS440 NR	RCONH178 NR				RCONS441 NR	RCONS442 NR	RCONS443 NR	
b. High volatility commercial real estate exposures.....	RCONS445 NR	RCONS446 NR	RCONH179 NR				RCONH180 NR	RCONH181 NR	RCONH182 NR	RCONS447 NR
c. Exposures past due 90 days or more or on nonaccrual ⁷	RCONS449 NR	RCONS450 NR	RCONS451 NR	RCONHJ82 NR	RCONHJ83 NR		RCONS452 NR	RCONS453 NR	RCONS454 NR	RCONS455 NR
d. All other exposures.....	RCONS457 NR	RCONS458 NR	RCONS459 NR	RCONHJ84 NR	RCONHJ85 NR		RCONS460 NR	RCONS461 NR	RCONS462 NR	RCONS463 NR
6. LESS: Allowance for loan and lease losses.....	RCON3123 5,239	RCON3123 5,239								
7. Trading assets.....	RCOND976 NR	RCONS466 NR	RCOND977 NR	RCONHJ86 NR	RCONHJ87 NR		RCOND978 NR	RCOND979 NR	RCOND980 NR	RCONS467 NR
8. All other assets ⁸	RCOND981 NR	RCONS469 NR	RCOND982 NR	RCONHJ88 NR	RCONHJ89 NR		RCOND983 NR	RCOND984 NR	RCOND985 NR	RCONH185 NR
a. Separate account bank-owned life insurance										
b. Default fund contributions to central counterparties										

8.b.

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands										
(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
RCON2170 563,535	RCONS500 NR	RCOND987 NR	RCONH190 NR	RCONH191 NR		RCOND988 NR	RCOND989 NR	RCOND990 NR	RCONS503 NR	
11. Total balance sheet assets ¹⁴										

Dollar amounts in thousands										
(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount			
RCONS504 NR	RCONS505 NR	RCONS506 NR	RCONS507 NR			RCONS510 NR	RCONH300 NR			
11. Total balance sheet assets ¹⁴										

Dollar amounts in thousands										
(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
RCOND991 NR	RCOND992 NR	RCOND993 NR	RCONH192 NR	RCONH193 NR		RCOND994 NR	RCOND995 NR	RCOND996 NR	RCONS511 NR	
RCOND997 NR	RCOND998 NR	RCOND999 NR				RCONG603 NR	RCONG604 NR	RCONG605 NR	RCONS512 NR	
RCONG606 NR	RCONG607 NR	RCONG608 NR	RCONH194 NR	RCONH195 NR		RCONG609 NR	RCONG610 NR	RCONG611 NR	RCONS513 NR	
RCONG612 NR	RCONG613 NR	RCONG614 NR				RCONG615 NR	RCONG616 NR	RCONG617 NR	RCONS514 NR	
12. Financial standby letters of credit										
13. Performance standby letters of credit and transaction-related contingent items										
14. Commercial and similar letters of credit with an original maturity of one year or less										
15. Retained recourse on small business obligations sold with recourse										

Dollar amounts in thousands										
(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
RCONS515 NR	RCONS516 NR	RCONS517 NR	RCONS518 NR	RCONS519 NR		RCONS520 NR	RCONS521 NR	RCONS522 NR	RCONS523 NR	
RCONG618 NR	RCONG619 NR	RCONG620 NR				RCONG621 NR	RCONG622 NR	RCONG623 NR	RCONS524 NR	
RCONS525 NR	RCONS526 NR	RCONS527 NR	RCONH196 NR	RCONH197 NR		RCONS528 NR	RCONS529 NR	RCONS530 NR	RCONS531 NR	
16. Repo-style transactions ²¹										
17. All other off-balance sheet liabilities										
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):										
a. Original maturity of one year or less										
18.a.										

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
 15. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Dollar amounts in thousands

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
b. Original maturity exceeding one year.....	RCONG624 NR	RCONG625 NR	RCONG626 NR	RCONHJ98 NR	RCONHJ99 NR		RCONG627 NR	RCONG628 NR	RCONG629 NR	RCONSS39 NR
19. Unconditionally cancelable commitments.....	RCONSS40 NR	RCONSS41 NR								
20. Over-the-counter derivatives.....	RCONSS42 NR	RCONSS43 NR	RCONSS44 NR	RCONSS45 NR	RCONSS46 NR	RCONSS47 NR	RCONSS48 NR			
21. Centrally cleared derivatives.....	RCONSS49 NR	RCONSS50 NR	RCONSS51 NR	RCONSS52 NR	RCONSS53 NR	RCONSS54 NR	RCONSS55 NR	RCONSS56 NR	RCONSS57 NR	
22. Unsettled transactions (failed trades) ²²	RCONH191 NR		RCONH193 NR				RCONH194 NR	RCONH195 NR	RCONH196 NR	RCONH197 NR

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

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

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands

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).....	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
	RCONG630 NR	RCONS558 NR	RCONS559 NR	RCONS560 NR	RCONG631 NR	RCONG632 NR	RCONG633 NR	RCONS581 NR
24. Risk weight factor	RCONG634 NR	RCONS569 NR	RCONS570 NR	RCONS571 NR	RCONG635 NR	RCONG636 NR	RCONG637 NR	RCONS572 NR
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....								

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).....	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
	RCONS562 NR	RCONS563 NR	RCONS564 NR	RCONS565 NR	RCONS566 NR	RCONS567 NR	RCONS568 NR
24. Risk weight factor	RCONS573 NR	RCONS574 NR	RCONS575 NR	RCONS576 NR	RCONS577 NR	RCONS578 NR	RCONS579 NR
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....							

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	NR	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	NR	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCONB704	NR	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	NR	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	NR	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	NR	31.
<i>Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.</i>			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	NR	M.1.

Dollar amounts in thousands

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

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			M.4.
a. Loans and leases held for investment.....	RCONJJ30	NR	M.4.a.
b. Held-to-maturity debt securities.....	RCONJJ31	NR	M.4.b.
c. Other financial assets measured at amortized cost.....	RCONJJ32	NR	M.4.c.

Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	3.

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

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

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

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	NR	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906	NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479	NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	NR	18.
19. Other fiduciary accounts.....	RIADA480	NR	19.
20. Custody and safekeeping accounts.....	RIADB909	NR	20.
21. Other fiduciary and related services income.....	RIADB910	NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	0	22.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

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

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

Dollar amounts in thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	NR	RCONJ314	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
<i>Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.</i>					M.3.
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR	M.3.h.

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries
4. Fiduciary settlements, surcharges, and other losses:			
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948 NR
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB949 NR
c. Investment management agency accounts.....	RIADB953	NR	RIADB951 NR
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB952 NR
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	NR	RIADB953 NR
			RIADB954 NR
			RIADB955 NR
			RIADB956 NR
			RIADB957 NR
			RIADB958 NR
			RIADB960 NR
			RIADB961 NR

Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have any derivative contracts?.....	RCONFT00	No	1.
a. Total gross notional amount of interest rate derivatives held for trading.....	RCONA126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading.....	RCONFT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading.....	RCON8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading.....	RCONFT02	NR	1.d.
2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?.....	RCONFT03	No	2.
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	NR	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading.....	RCONFT05	NR	2.b.
3. Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCONFT06	No	3.
a. Aggregate amount of fair value option assets.....	RCONHK18	NR	3.a.
b. Aggregate amount of fair value option liabilities.....	RCONHK19	NR	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	RIADF551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	RIADF553	NR	3.d.
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCONFT07	No	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement.....	RCONFT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....	RCONFT09	No	5.
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution.....	RCONFT10	NR	5.a.
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....	RCONFT11	No	6.
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	RCONFT12	NR	6.a.
7. Does the institution have any consolidated variable interest entities?.....	RCONFT13	No	7.
a. Total assets of consolidated variable interest entities ¹	RCONFT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities.....	RCONFT15	NR	7.b.
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	RCONFT16	No	8.
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	RCONC391	NR	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹	RIADC390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	RIADC388	NR	8.d.

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

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement (please type or print clearly; 750 character limit):.....	TEXT6980	NR	2.



CITY OF CHICAGO DEPARTMENT OF FINANCE
REQUEST FOR PROPOSAL
FOR DESIGNATION AS A 2024 MUNICIPAL DEPOSITORY FOR CITY OF
CHICAGO AND CHICAGO BOARD OF EDUCATION FUNDS

FDIC COVERAGE RATE

The Federal Deposit Insurance Corporation (“FDIC”) insurance covers depositor’s account at each insured bank up to \$250,000 per depositor for each account ownership category. These deposits include the following accounts:

- Checking accounts
- Negotiable order of withdrawal (“NOW”) accounts
- Savings accounts
- Money market deposit accounts (“MMDA”), and
- Certificate of Deposit (“CD”) and other time deposits

Statement of Community Involvement

First Eagle Bank's commitment to investing in our communities has endured as a core element of our culture since the Bank's inception 30 years ago. We are extremely proud of our **outstanding** Community Reinvestment Act ("CRA") rating and Community Development Financial Institution ("CDFI") certification, which is a reflection and testament to our deep commitment to investing in all communities, including those underserved communities.

Certified by CDFI Fund/US Treasury Dept, CDFIs such as First Eagle Bank are mission-driven financial institutions which share a common goal of creating economic opportunity for individuals and small businesses, quality affordable housing, and essential community services. As one of only four CDFI banks in Chicago, we take immense pride in our CDFI certified status since 2010. As a dedicated CDFI, we are privileged to have a CDFI Advisory board comprised of the most experienced and talented people in Chicago's community development world. Our commitment to community development is a cornerstone of our mission.

We strongly encourage and support our colleagues' involvement in the community and offer a variety of volunteer opportunities for colleague participation. We take a **proactive** approach in identifying opportunities and partnerships that benefit our underserved areas. We take great pride in what we do, knowing it impacts people every day. We are of strong belief that the most powerful way to improve our communities is through collaborative partnerships. To improve our communities and to advance the interest of minority communities, we must all work together to solve problems. As such, First Eagle Bank continues to engage in forming vital community partnerships. Below is a brief outline of some of our recent partnerships:

Key Partnerships / Programs / Involvement

Partnerships

Lawndale Christian Development Corporation ("LCDC").

First Eagle partnered with LCDC to provide 0% interest rate construction loan for the development of model single-family homes in the North Lawndale neighborhood in hopes to help catalyze the development of future affordable single-family homes as part of the Reclaiming Communities Campaign. The model homes are being built on abandoned lots and will provide affordable and high quality 3-bedroom, 1.5-bathroom homes for under \$300,000. The Reclaiming Communities Campaign Initiative was launched in 2021 with the goal of creating communities of opportunity to build generational wealth and equity and will be done through the development of 250 new homes in North Lawndale and 1,000 affordable new homes across the South and West sides. Lastly, FEB recently sponsored a Diverse Developer Initiative Grant for LCDC which will fund compensation for several fellows to work on affordable housing projects.

The Resurrection Project ("TRP"). TRP is a non-profit community development corporation with an award-winning track record of revitalizing predominately low- and moderate-income Latino communities on the Chicago's southwest side. First Eagle provided a revolving line of credit commitment to be used for continuous acquisition, rehab, and revitalization of 1-4 unit homes in Chicago's Back of the Yards neighborhood. More recently, FEB sponsored a



Diverse Developer Initiative Grant for TRP as well which will fund compensation for several fellows to work on affordable housing development projects.

Brinswop Homeownership, LLC. First Eagle provided direct lending to Southwest Organizing Project (“SWOP”), which was utilized for the rehab of single-family homes and 2-flat properties in Chicago’s southwest side neighborhoods as part of Reclaiming Southwest Chicago campaign.

DuPage Habitat for Humanity (“DHFH”). First Eagle has and continues to partner with DHFH, who is dedicated to building and selling homes to limited income, working families. FEB provides a \$2,000 grant towards the partner family’s down payment and long term, affordable, fixed rate 30-year mortgages for families to purchase their first home. Additionally, we have sponsored and coordinated monthly financial literacy classes for families. Our CFO serves as one of DHFH’s Board of Directors.

Inherent L3C. Inherent is a local affordable modular home developer located in Chicago’s North Lawndale community. First Eagle provides direct lending to the developer for the acquisition and development of vacant City of Chicago and Cook County land lots in Chicago’s Humboldt Park and Garfield Park communities. Completed modular homes are sold at affordable prices to <50% AMI – 120% AMI families.

Allies for Community Business (A4CB). Allies for Community Business (f/k/a Accion Chicago) is a certified CDFI institution that provides credit and other valued assistance services to small business owners that do not have access to traditional sources of financing. A4CB’s CEO serves on our CDFI Advisory Board. Our President served on the organization’s Board of Directors for ten years and was a Board Chair for two years.

First Eagle Bank has a \$200K below market rate EQ2 investment. The Equity Equivalent, or EQ2, is a capital product for community development financial institutions and their investors. This special debt investment allows organizations Chicago Community Loan Fund and Allies for Community Business to strengthen their capital structure and increase lending and investing in economically disadvantaged communities.

Chicago Community Loan Fund (CCLF); CCLF provides flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout metropolitan Chicago. First Eagle Bank has a \$300K below market rate EQ2 investment. The COO serves on our CDFI Advisory Board.

Community Investment Corporation (“CIC”). CIC is Chicagoland’s leading lender for affordable rental housing. First Eagle Bank has \$3.0 million funding commitment in the loan pool focused on providing multi-family rehab loans in low-income neighborhoods. The Director of Lending serves on our CDFI Advisory Board. Our President serves as one of the organization’s Board of Directors.

Neighborhood Housing Services (“NHS”). NHS is a non-profit, HUS-certified housing counseling organization committed to helping homeowners and strengthening neighborhoods. First Eagle Bank provided a \$750,000 funding commitment in a loan pool . The funds are used to provide affordable single-family residence mortgages to low- and moderate-income households. Our Senior Vice President serves as a Board Director of the organization’s lending arm, Neighborhood Lending Services.

IFF. IFF is a mission-driven lender, real estate consultant, and developer that helps communities thrive by creating opportunities for low-income communities and people with disabilities. First Eagle Bank has \$2 million commitment and has participated in many loan pools to date. IFF’s Chicago Region Executive Director serves on our CDFI Advisory Board.

Programs

Affordable Mortgage Program. Provide below market fixed rate mortgage, ranging between 2-4%, to clients of DuPage Habitat for Humanity, which works with limited income, working families to assist in the purchase of their first residence. Additionally, we partner with Federal Home Loan Bank to provide \$10,000 in downpayment assistance to each borrower, along with a direct \$2,000 grant from the bank.

Credit Builder Loan Program. Created an in-house program to provide customers with little or no credit, many of whom are low- and moderate-income, an opportunity to establish credit history and encourage savings through small dollar loans.

Fresh Start Checking account. This account is certified as meeting the @CFE Fund’s BankOn National Account standards for safe, affordable banking accounts. This account allows us to further assist low-and moderate-income individuals who might not qualify for a standard checking account with mainstream financial institutions.

Affordable Auto Loan Program. Partnered with Revolution Workshop, a social enterprise that provides construction and workforce development training. This partnership allows Revolution Workshop graduates to obtain affordable and below market rate auto loans from First Eagle Bank to purchase used cars to address transportation needs getting to various job construction sites.

Financial Literacy Workshops. Sponsored and partnered with DuPage Habitat for Humanity (“DHFH”) where the bank’s employees present once per month to clients of DHFH who are working to purchase a home. Topics covered include understanding and managing various credit lines and loans, personal finance, budgeting, and taxes.

Volunteering

Over 1,100 hours. 26 non-profit organizations. Our employees are actively involved in their communities and local non-profits devoting many weekends and free time to various missions focusing on the development and betterment of neighborhoods. Many of our employees provide their expertise as a Board Member or committee members for organizations such as CIC, Neighborhood Lending Services (“NLS”), DuPage Habitat for Humanity, Community Ventures, LLC, ScaleLIT, or Community Housing Advocacy and Development (“CHAD”).

PUBLIC DISCLOSURE

February 7, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Eagle Bank
RSSD# 759045

1201 West Madison Street
Chicago, Illinois 60607

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

TABLE OF CONTENTS

PERFORMANCE EVALUATION	2
SCOPE OF EXAMINATION	2
DESCRIPTION OF INSTITUTION.....	3
DESCRIPTION OF ASSESSMENT AREA.....	5
CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA	11
LENDING TEST	11
COMMUNITY DEVELOPMENT TEST.....	19
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	22
APPENDIX A – MAPS OF ASSESSMENT AREA	23
APPENDIX B – SCOPE OF EXAMINATION	24
APPENDIX C – 2019 ASSESSMENT AREA DEMOGRAPHICS	25
APPENDIX D – 2019 LENDING TABLES.....	25
APPENDIX E – GLOSSARY	27

INSTITUTION'S CRA RATING

First Eagle Bank is rated: Outstanding

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

First Eagle Bank is meeting the credit needs of its community based on an analysis of the lending and community development activities within its assessment area. The bank's loan-to-deposit ratio is more than reasonable considering the bank's size, financial condition, and credit needs of its assessment area. A majority of the bank's loans are in the bank's assessment area. Geographic distribution of loans reflects reasonable dispersion throughout the assessment area, and the distribution of loans among individuals of different income levels and businesses of different sizes is reasonable. There were no CRA-related complaints received by the institution or this Reserve Bank since the previous evaluation.

The bank's community development performance demonstrates excellent responsiveness to the community development needs of its assessment area through community development loans, investments, and services considering the institution's capacity and the availability of community development opportunities within the bank's assessment area.

SCOPE OF EXAMINATION

First Eagle Bank's CRA performance was evaluated using Federal Financial Institutions Examination Council's (FFIEC) Intermediate-Small Bank Examination Procedures. Performance was evaluated in the context of information about the institution and its assessment area, including the bank's asset size, financial condition, competition, and economic and demographic characteristics.

A full scope review was conducted on the bank's sole assessment area, which consists of portions of Cook and DuPage Counties within the Chicago-Naperville-Evanston, IL Metropolitan Division #16984. Loan products reviewed include small business loans and Home Mortgage Disclosure Act (HMDA)-reportable loans. Additionally, the level of qualified community development loans, investments, and services was evaluated.

Performance within the designated assessment area was evaluated using intermediate-small bank examination procedures based on the following performance criteria:

- ***Loan-to-Deposit Ratio*** – A 13-quarter average loan-to-deposit ratio ending September 30, 2021, was calculated for the bank and compared to a sample of local competitors.
- ***Lending in the Assessment Area*** – The bank's HMDA-reportable loans originated from January 1, 2019, through December 31, 2019, and small business loans originated from

January 1, 2019, through December 31, 2020, were reviewed to determine the percentage of loans originated within the assessment area.

- ***Geographic Distribution of Lending in the Assessment Area*** – The bank’s HMDA-reportable loans originated in the assessment area from January 1, 2019, through December 31, 2019, and small business loans originated from January 1, 2019, through December 31, 2020, were analyzed to determine the extent to which the bank is making loans in geographies of different income levels, particularly those designated as low- and moderate-income.
- ***Lending to Borrowers of Different Income and to Businesses of Different Sizes*** – The bank’s HMDA-reportable loans originated in the assessment area from January 1, 2019, through December 31, 2019, and small business loans originated from January 1, 2019, through December 31, 2020, were reviewed to determine the distribution among borrowers of different income levels, particularly those considered low- or moderate-income, and to businesses with different revenue sizes.
- ***Response to Substantiated Complaints*** – Complaints were reviewed to determine if any were related to the bank’s record of helping to meet community credit needs, and its responses to any received were evaluated for appropriateness.
- ***Community Development Activities*** – The bank’s responsiveness to community development needs through community development loans, qualified investments, and community development services, from November 6, 2018, through February 7, 2022, was reviewed considering the capacity, need, and availability of such opportunities within the assessment area.

In addition, two community representatives were contacted in connection with this evaluation to provide information regarding local economic and socio-economic conditions in the assessment area. Contacts represented organizations involved with affordable housing and economic development.

DESCRIPTION OF INSTITUTION

First Eagle Bank is a wholly owned subsidiary of First Eagle Bancshares, Inc., a one bank holding company headquartered in Chicago, Illinois. The bank operates two full-service locations with drive-through services and automated teller machines (ATMs) in the assessment area. The bank’s main office is located in an upper-income census tract in Chicago, Illinois, with a branch office located in a middle-income census tract in Hanover Park, Illinois, approximately 40 miles west of the main office. The ATM located at the main office is cash dispensing only, while the ATM located at the branch office is full-service. In addition, the bank maintains a website (www.febank.com) that provides information on loan and deposit products, applications, access to

online banking, and other bank services. Since the previous evaluation on November 5, 2018, the bank has not opened or closed any branches or ATMs.

Since 2010, First Eagle Bank has been designated by the United States Department of the Treasury as a Community Development Financial Institution (CDFI). CDFIs are mission-driven financial institutions that create economic opportunity for individuals and small businesses, quality affordable housing, and essential community services. The bank provides a variety of deposit and loan products and services to help meet the banking needs of individuals, families, and businesses in the communities it serves. The bank also offers specialized lending programs including Small Business Administration (SBA)-guaranteed loans including 504, Standard 7(a), and the SBA Express loan programs. The bank's Credit Builder Loan Program, introduced in 2012, was created to provide customers with little or no credit, many of whom are low- and moderate-income, an opportunity to establish credit history and encourage savings through small dollar loans. From the last performance evaluation on November 5, 2018 through October 2021, the bank made 64 Credit Builder loans totaling \$70,084, and more recently, the bank partnered with a local non-profit to introduce the Credit Builder Loan product to residents of the organization. Similarly, the bank's Second Chance Savings accounts are offered to clients of their non-profit partners to further assist low-and moderate-income individuals. Additionally, First Eagle Bank partnered with another local non-profit to help finance the purchase of automobiles for graduates of the organization's training program. The program provides construction job training to underserved communities, and the automobiles are necessary for transportation to the workplace. Overall, the bank continues to identify responsive ways to build partnerships with local organizations to provide banking services to those with limited access to financial services.

As of September 30, 2021, the Uniform Bank Performance Report (UBPR) reported total assets of approximately \$623.4 million. This represents an increase in asset size of 22.0 percent since the previous evaluation where the bank reported \$511.4 million in assets. First Eagle Bank is primarily a commercial lender, as this category represents approximately 51.4 percent of the gross loan portfolio. The bank offers a full range of traditional deposit and credit products to meet the banking needs of its assessment area. Loan products offered include home mortgage, secured and unsecured commercial, secured and unsecured consumer loans, and home equity lines of credit. In addition to its lending activities, the bank offers standard, non-complex deposit products including checking, savings, NOW, and money market deposit accounts and certificates of deposit. Details of the bank's loan portfolio are shown below.

Composition of Loan Portfolio as of September 30, 2021 (000's)		
Type	\$	%
Commercial	201,808	51.4
Residential Real Estate	125,603	32.0
Other	64,932	16.5
Consumer	66	0.0
Total	392,409	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

The bank was rated **outstanding** under the CRA at its previous evaluation conducted on November 5, 2018.

DESCRIPTION OF ASSESSMENT AREA

First Eagle Bank delineates one assessment area in the state of Illinois that includes portions of Cook and DuPage Counties, which comprise a portion of the Chicago-Naperville-Evanston, Illinois Metropolitan Division #16984 (Chicago IL MD). The bank excludes McHenry, Grundy, and Will Counties from its assessment area, which are included in the Chicago IL MD. The delineated assessment area has remained unchanged since the previous evaluation and consists of 917 census tracts including 104 low-, 200 moderate-, 247 middle-, 360 upper-, and six unknown-income tracts. Although the delineated assessment area has not changed since the previous evaluation, the OMB has redefined the Chicago IL MD and the Elgin, IL MD #20994 (Elgin IL MD), effective 2019. The redefinition included re-numbering the Chicago IL MD from #16974 to #16984 and moving Kendall County from the Chicago IL MD to the Elgin IL MD.

According to 2020 FFIEC Census data, there are a total of 871,878 families in the assessment area. Of these, 69,652 families reside in low-income census tracts and 187,141 families reside in moderate-income census tracts, representing 8.0 and 21.5 percent of families in the assessment area, respectively. There are 1,583,442 housing units in the assessment area. Of these housing units, 8.0 percent are located in low-income census tracts, which are comprised of 24.0 percent owner-occupied, 59.1 percent rental, and 16.9 percent vacant housing. An additional 21.2 percent of housing units are located in moderate-income census tracts, of which 39.4 percent are owner-occupied, 50.2 percent are rental, and 10.4 percent are vacant housing. The relatively low number of owner-occupied units indicates opportunity for increased homeownership in low- and moderate-income tracts. Community representatives have stated a need for greater affordable housing throughout the assessment area.

A total of 186,100 businesses are located in the assessment area, of which 3.9 and 14.7 percent are located in low- and moderate-income census tracts, respectively. Businesses with gross annual revenues under \$1.0 million represent 88.1 percent of total business, evidencing ample lending opportunities to small businesses within the assessment area. A community representative noted many small family-owned businesses are underbanked, as evidenced by the number of businesses requesting SBA Paycheck Protection Program (PPP) loans that did not have prior relationships with banks, and these businesses would benefit from ongoing banking relationships in order to grow their business.

The June 30, 2021, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report ranked First Eagle Bank 52nd of 114 FDIC-insured depository institutions operating in the assessment area. During this time, the bank held approximately \$465.0 million in deposits representing 0.1 percent of the total market share in the assessment area. Based on the report, the top three institutions by market share are JP Morgan Chase Bank, National Association (23.8 percent); BMO Harris Bank, National Association (16.3 percent); and Bank of America, National Association (9.5 percent).

The following table displays information about the assessment area by tract income category, including details on families, housing units, businesses, and farms for the year 2020. Please refer to Appendix C to review this information for 2019.

Assessment Area: 2020 Chicago-Naperville-Evanston, IL MD 16984								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	104	11.3	69,652	8.0	24,151	34.7	200,499	23.0
Moderate-income	200	21.8	187,141	21.5	32,209	17.2	136,105	15.6
Middle-income	247	26.9	266,390	30.6	20,917	7.9	154,631	17.7
Upper-income	360	39.3	346,756	39.8	12,096	3.5	380,643	43.7
Unknown-income	6	0.7	1,939	0.2	402	20.7	0	0.0
Total Assessment Area	917	100.0	871,878	100.0	89,775	10.3	871,878	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	126,011	30,271	3.6	24.0	74,475	59.1	21,265	16.9
Moderate-income	336,059	132,360	15.9	39.4	168,728	50.2	34,971	10.4
Middle-income	451,985	268,939	32.3	59.5	149,118	33.0	33,928	7.5
Upper-income	662,186	397,941	47.9	60.1	214,202	32.3	50,043	7.6
Unknown-income	7,201	1,911	0.2	26.5	4,373	60.7	917	12.7
Total Assessment Area	1,583,442	831,422	100.0	52.5	610,896	38.6	141,124	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,193	3.9	6,477	4.0	695	3.3	21	1.9
Moderate-income	27,347	14.7	24,277	14.8	2,958	14.0	112	10.1
Middle-income	49,413	26.6	43,138	26.3	6,043	28.6	232	20.9
Upper-income	100,760	54.1	88,791	54.2	11,228	53.2	741	66.6
Unknown-income	1,387	0.7	1,201	0.7	180	0.9	6	0.5
Total Assessment Area	186,100	100.0	163,884	100.0	21,104	100.0	1,112	100.0
	Percentage of Total Businesses:		88.1		11.3		0.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	4.6	24	4.6	1	5.9	0	0.0
Moderate-income	59	10.8	59	11.2	0	0.0	0	0.0
Middle-income	136	25.0	128	24.3	8	47.1	0	0.0
Upper-income	323	59.4	314	59.7	8	47.1	1	100.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	544	100.0	526	100.0	17	100.0	1	100.0
	Percentage of Total Farms:		96.7		3.1		0.2	
2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Population Change

The following table below shows the population trends for the counties comprising the assessment area (Cook and DuPage Counties), the Chicago IL MD, and the state of Illinois. DuPage and Cook Counties experienced a slight increase in population of 1.5 and 0.8 percent, respectively, which was comparable to the 0.8 percent growth in population for the Chicago IL MD. The total population growth in the state was slightly lower than both counties, which indicates a somewhat slower growth trend for a majority of the state. A community representative noted the population has remained stable during the COVID-19 pandemic. However, another community representative stated low-income residents have been leaving Chicago for suburban Cook County and other adjacent counties, noting that it appears to largely be an outmigration of African American residents. The community representative speculates this is because these residents are moving to other regions to be closer to family or are leaving due to high rates of racial segregation, high crime rates, poor public resource provisions for African American communities, declining quality of schools, and the high cost of living with low earning potential within the city of Chicago.

Population Change			
Area	2010 Population	2015 Population	Percentage Change (%)
Cook County, IL	5,194,675	5,236,393	0.8
DuPage County, IL	916,924	930,412	1.5
Chicago IL MD	7,147,982	7,208,434	0.8
Illinois	12,830,632	12,873,761	0.3
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey</i>			

Income Characteristics

The following table compares the median family income (MFI) for families living in the assessment area, the Chicago IL MD, and the state of Illinois. For context, the assessment area is comprised of 871,878 families, of which 23.0 percent are low-income, 15.6 percent are moderate-income, 17.7 percent are middle-income, and 43.7 percent are upper-income, based on 2020 FFIEC Census Data. In addition, 10.3 percent of families in the assessment area are below the poverty level. According to the 2011-2015 U.S. Census Bureau American Community Survey, the MFI in Cook County in 2015 was \$67,324, which was below the MFI for the Chicago IL MD (\$75,024) and the state of Illinois (\$71,546). During the same time, the MFI in DuPage County was \$96,751, which was significantly higher than the MFI for Cook County, the Chicago IL MD, and the state of Illinois. All areas experienced a decline in MFI since 2010. Cook County experienced the largest decline in MFI of 4.9 percent, while DuPage County experienced a decline of 3.9 percent, which was comparable to the Chicago IL MD and the state of Illinois.

A community representative noted the MFI in Hanover Park, IL, a city within Cook and DuPage Counties, has increased in recent years, and may be reflective of an increasing trend in DuPage County as well. Even during the COVID-19 pandemic, incomes have risen due to the abundant essential service jobs in Hanover Park, IL, such as manufacturing, warehousing, healthcare, and transportation.

Median Family Income Change			
Area	2010 Median Family Income (\$)	2015 Median Family Income (\$)	Percentage Change (%)
Cook County, IL	70,824	67,324	-4.9
DuPage County, IL	100,644	96,751	-3.9
Chicago, IL MD	78,230	75,024	-4.1
Illinois	74,306	71,546	-3.7

*Source: 2006 - 2010 U.S. Census Bureau American Community Survey
2011 - 2015 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.*

Housing Characteristics

The bank’s assessment area includes 1,583,442 total housing units, 52.5 percent of which are owner-occupied, 38.6 percent are rental, and 8.9 percent are vacant. The following table presents the recent housing cost burden within the counties that comprise the assessment area, the Chicago IL MD, and the state of Illinois. The cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their income on housing costs. Renters across all income levels in Cook and DuPage Counties experience this burden at 45.7 and 42.1 percent, respectively, which reflects higher rates than the housing cost burden among homeowners in those counties at 29.8 and 25.1 percent, respectively. The Chicago IL MD and the state rates for renters more closely align with Cook County than DuPage County; DuPage County contains the highest percentage of low and moderate-income renters experiencing housing cost burden, at 81.2 and 53.3 percent, respectively. However, the housing cost burden among low-income renters in Cook County does not fall far below that of DuPage County at 76.5 percent, which implies a shortage of affordable housing in both counties. Local community representatives confirmed a need for more affordable housing options in both assessment area counties to support demand for affordable rental options.

Housing cost burden rates among homeowners present similar comparative trends to those of renters, with individuals in the lower income levels experiencing higher cost burdens than the average homeowner. According to FFIEC HMDA loan and application records, home mortgage trends reflect increases in home mortgage activity in recent years across the assessment area counties and the broader region. These trends suggest a continued increase in demand for home purchases, driving up home values and further indicating that housing cost burden for low-and

moderate-income homeowners will remain elevated.

Housing Cost Burden						
Area	Cost Burden (%) - Renters			Cost Burden (%) - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Cook County, IL	76.5	38.9	45.7	74.7	48.8	29.8
DuPage County, IL	81.2	53.3	42.1	80.3	54.8	25.1
Chicago IL MD	77.0	40.7	45.3	75.2	49.5	28.3
Illinois	74.9	36.0	43.8	68.8	39.9	23.4
<i>Cost Burden is housing cost that equals 30.0 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy</i>						

Employment Characteristics

The following table presents the unemployment rates in the counties comprising the assessment area, the Chicago IL MD, and the state of Illinois from 2016-2020. Based on the Bureau of Labor Statistics' Local Area Unemployment Statistics, unemployment rates in all areas steadily declined from 2016 to 2019, then experienced a surge in 2020. Much of this increase was attributed to the COVID-19 pandemic. Representatives state that employment trends in DuPage County have been trending lower than that of the state, as many jobs have been resistant to the pandemic. This is evidenced by the lower rate of unemployment in 2020 for DuPage County compared to Cook County, the Chicago IL MD, and the state.

Unemployment Rates (%)					
Area	2016	2017	2018	2019	2020
Cook County, IL	6.2	5.2	4.2	4.0	11.1
DuPage County, IL	4.8	4.0	3.3	3.1	7.9
Chicago IL MD	6.0	5.0	4.1	3.8	10.4
Illinois	5.9	5.0	4.4	4.0	9.5
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

Industry Characteristics

The assessment area has a large percentage of professional and technical service employers, followed by healthcare, social assistance, and retail trade. A community representative confirmed healthcare and retail workers comprise a significant percentage of the private sector work force throughout portions of DuPage and Cook Counties. Although manufacturing and trade positions are not widespread industries, they have maintained a stable number of establishments through the COVID-19 pandemic.

Community Representatives

Two community representatives were contacted to provide information and insight regarding local economic and demographic conditions in Cook and DuPage Counties. The representatives provided information on affordable housing, employment, and economic development needs within their respective areas of expertise. Both contacts noted that it is difficult to find affordable housing, and the pandemic has further exacerbated the problem. For instance, extra protections were granted to tenants under the pandemic's eviction moratorium, increasing landlords concerns that they would be unable to evict tenants, if needed. As a result, some landlords were unwilling to put resources into fixing units or would rather let units remain vacant than lease to new tenants for fear tenants would not be able to make their payments.

Other concerns noted by community representatives include labor shortage concerns in the construction and trade industries, as well as the need for quality public transportation to access areas of business. With the population of the metro area of Cook County declining, finding qualified workers has become increasingly challenging. Furthermore, low-income municipalities are losing tax dollars annually, thus making it difficult to provide adequate services, such as quality transportation. Contacts also noted that both counties' residents and small businesses would benefit from having more accessible bank branches in high-poverty areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LENDING TEST

First Eagle Bank's performance relative to the lending test is Satisfactory. The bank's loan to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and credit needs of the assessment area. Additionally, a majority of loans were originated in the assessment area. Lending performance demonstrates reasonable penetration among individuals of different income levels and businesses of different sizes. Lastly, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area.

Loan-to-Deposit Ratio

First Eagle Bank had a more than reasonable LTD ratio given the bank's size, financial condition, and the credit needs of its assessment area. As of September 30, 2021, the bank's 13-quarter average LTD ratio was 87.8 percent, which was above the average of local competitors. The bank's LTD ratio has decreased slightly from the previous evaluation, where the LTD ratio over 20-quarters was 88.7 percent. The table below compares the bank's LTD ratio to that of its local competitors.

Comparative Loan-to-Deposit Ratios as of September 30, 2021	
Comparative Data	13 Quarter Average (%)
First Eagle Bank	87.8
Peer Avg – Local	79.0
Competitors	
Evergreen Bank Group	94.0
Providence B&TC	81.3
International Bank of Chicago	81.2
Belmont B&TC	77.4
Amalgamated Bank Chicago	61.0

Assessment Area Concentration

First Eagle Bank made a majority of its loans within the assessment area. As presented in the table below, the bank originated 79.7 percent of HMDA-reportable loans by number and 79.6 percent by dollar amount within the assessment area. Small business loans originated within the assessment area are 84.7 percent by number and 85.6 percent by dollar. The percentage of HMDA-reportable and small business originations within the assessment area indicates the bank is actively responding to the credit needs of borrowers in the assessment area. Furthermore, this lending pattern is considered especially responsive in the onset year of the COVID-19 pandemic, during which the demand for SBA PPP loans greatly increased the number of small business loans.

Loan Types	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Improvement	5	71.4	2,800	74.8	2	28.6	945	25.2
Home Purchase - Conventional	34	87.2	32,010	92.5	5	12.8	2,598	7.5
Multi-Family Housing	5	50.0	3,531	32.3	5	50.0	7,408	67.7
Refinancing	15	83.3	14,361	84.9	3	16.7	2,548	15.1
Total HMDA Related	59	79.7	52,702	79.6	15	20.3	13,499	20.4
Total Small Business Related	316	84.7	47,037	85.6	57	15.3	7,884	14.4
TOTAL LOANS	375	83.9	99,739	82.3	72	16.1	21,383	17.7

Geographic Distribution of Loans

First Eagle Bank demonstrated a reasonable geographic distribution of loans given the bank's assessment area. In 2019, the bank originated HMDA-reportable loans in 52 census tracts and small business loans in 41 census tracts out of 917; 90.3 percent of tracts did not receive any HMDA-reportable or small business loans. In 2020, the bank originated small business loans in

131 census tracts out of 917; 85.7 percent of tracts did not receive any small business loans. The dispersion of loans in the assessment area was also reviewed to determine if the bank is sufficiently serving the census tracts included in the assessment area. Based upon this analysis and considering the low volume of loans originated and the sizeable assessment area, it was determined that there were no unexplained or conspicuous gaps in contiguous census tracts.

The bank's HMDA-reportable and small business lending is discussed in more detail below by individual product. Because First Eagle Bank is primarily a commercial lender, more weight is placed on small business lending.

HMDA-Reportable Lending

The geographic distribution of 2019 HMDA-reportable loans reflects poor dispersion throughout the assessment area. The bank's primary HMDA-reportable products during the review period were home purchase and refinance loans. The remaining HMDA-reportable products will not be evaluated due to low volume.

Home Purchase

Home purchase loans represent the largest percentage of the bank's total 2019 HMDA-reportable loans originated in the assessment area with 57.6 percent of loan originations. No home purchase loans were originated in the low-income census tracts. However, aggregate lenders originated only 3.6 percent of loans in low-income census tracts, and 3.6 percent of owner-occupied units are in low-income census tracts. Of the bank's home purchase loans, 8.8 percent were originated in moderate-income census tracts, which is below aggregate lenders (15.7 percent) and owner-occupied units (15.9 percent).

Refinance

Refinance loans accounted for 25.4 percent of the bank's total 2019 HMDA-reportable loans originated in the assessment area. No refinance loans were originated in low- or moderate-income census tracts. Aggregate lenders originated 2.5 percent and 12.6 percent of refinance loans in low- and moderate-income census tracts, respectively, and there are 3.6 percent and 15.9 percent of owner-occupied units in low- and moderate-income census tracts, respectively.

The table below presents the 2019 geographic distribution of HMDA-reportable loans in the assessment area.

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2019 Chicago-Naperville-Evanston, IL MD 16984								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		Count		Dollar		Agg		
		Bank	Agg	Bank	Agg	Bank	Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0	3.6	0	0.0	2.8	3.6
	Moderate	3	8.8	15.7	1,080	3.4	12.4	15.9
	Middle	6	17.6	30.0	3,958	12.4	23.3	32.3
	Upper	25	73.5	50.5	26,972	84.3	61.2	47.9
	Unknown	0	0.0	0.2	0	0.0	0.2	0.2
	Total	34	100.0	100.0	32,010	100.0	100.0	100.0
Refinance	Low	0	0.0	2.5	0	0.0	1.8	3.6
	Moderate	0	0.0	12.6	0	0.0	9.5	15.9
	Middle	4	26.7	27.1	2,436	17.0	20.0	32.3
	Upper	11	73.3	57.6	11,926	83.0	68.5	47.9
	Unknown	0	0.0	0.2	0	0.0	0.2	0.2
	Total	15	100.0	100.0	14,361	100.0	100.0	100.0
Home Improvement	Low	1	20.0	2.8	135	4.8	2.7	3.6
	Moderate	0	0.0	13.3	0	0.0	10.8	15.9
	Middle	1	20.0	28.9	300	10.7	23.0	32.3
	Upper	3	60.0	55.0	2,365	84.5	63.5	47.9
	Unknown	0	0.0	0.1	0	0.0	0.1	0.2
	Total	5	100.0	100.0	2,800	100.0	100.0	100.0
Multi-Family	Low	1	20.0	11.9	665	18.8	8.5	6.6
	Moderate	1	20.0	30.9	500	14.2	18.0	22.5
	Middle	0	0.0	22.6	0	0.0	18.0	24.3
	Upper	3	60.0	34.1	2,366	67.0	54.6	45.7
	Unknown	0	0.0	0.5	0	0.0	0.8	0.9
	Total	5	100.0	100.0	3,531	100.0	100.0	100.0
Other Purpose LOC	Low	0	0.0	1.6	0	0.0	1.3	3.6
	Moderate	0	0.0	11.3	0	0.0	7.7	15.9
	Middle	0	0.0	27.3	0	0.0	21.7	32.3
	Upper	0	0.0	59.6	0	0.0	69.2	47.9
	Unknown	0	0.0	0.2	0	0.0	0.1	0.2
	Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt	Low	0	0.0	3.3	0	0.0	1.9	3.6
	Moderate	0	0.0	11.7	0	0.0	6.0	15.9
	Middle	0	0.0	32.0	0	0.0	15.4	32.3
	Upper	0	0.0	52.9	0	0.0	76.2	47.9
	Unknown	0	0.0	0.2	0	0.0	0.4	0.2
	Total	0	0.0	100.0	0	0.0	100.0	100.0
Loan Purpose Not Applicable	Low	0	0.0	5.7	0	0.0	4.0	3.6
	Moderate	0	0.0	21.9	0	0.0	15.6	15.9
	Middle	0	0.0	37.6	0	0.0	31.2	32.3
	Upper	0	0.0	34.8	0	0.0	49.2	47.9
	Unknown	0	0.0	0.0	0	0.0	0.0	0.2
	Total	0	0.0	100.0	0	0.0	100.0	100.0
HMDA Totals	Low	2	3.4	3.1	800	1.5	2.9	3.6
	Moderate	4	6.8	14.3	1,580	3.0	11.6	15.9
	Middle	11	18.6	28.7	6,693	12.7	21.3	32.3
	Upper	42	71.2	53.7	43,629	82.8	63.9	47.9
	Unknown	0	0.0	0.2	0	0.0	0.3	0.2
	Total	59	100.0	100.0	52,702	100.0	100.0	100.0
Originations & Purchases								
2016 FFIEC Census Data								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Small Business Lending

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. In 2020, the bank originated 2.8 percent of its small business loans in low-income census tracts, which is consistent with the percent of total businesses at 3.9 percent. In moderate-income census tracts, the bank originated 13.7 percent of its small business loans, which is also consistent with the percent of total businesses at 14.7 percent.

In comparison to the bank’s 2020 small business geographic lending performance, 2019 demonstrated a significantly better distribution to low- and moderate-income census tracts. In 2019, the bank originated 6.0 percent of its small business loans in low-income census tracts, which is slightly above the percent of total businesses at 3.7 percent. In moderate-income census tracts, the bank originated 32.8 percent, of its small business loans, which is more than double the percent of total businesses at 14.5 percent. This demonstrates the bank is also responsive to businesses in low- and moderate-income census tracts in its normal course of business outside of the extraordinary circumstances of the COVID-19 pandemic.

The following table presents the geographic distribution of small business loans in the assessment area from 2020, while the bank’s small business 2019 geographic distribution table can be found in Appendix D.

Geographic Distribution of Small Business Loans						
Assessment Area: 2020 Chicago-Naperville-Evanston, IL MD 16984						
	Tract Income Levels	Bank & Demographic Comparison				
		Count Bank		2020 Dollar Bank		Total Businesses
		#	%	\$ 000s	\$ %	
Small Business	Low	7	2.8	343	1.2	3.9
	Moderate	34	13.7	3,529	12.0	14.7
	Middle	37	14.9	5,052	17.2	26.6
	Upper	171	68.7	20,382	69.5	54.1
	Unknown	0	0.0	0	0.0	0.7
	Total	249	100.0	29,306	100.0	100.0

2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS
Note: Percentages may not add to 100.0 percent due to rounding

Lending to Borrowers of Different Income Levels and to Business of Different Sizes

First Eagle Bank’s distribution of loans to individuals of different income levels (including low- and moderate-income individuals) and businesses of different sizes is reasonable given the demographics of the bank's assessment area.

A breakdown of the bank's HMDA-reportable and small business lending is discussed in more detail below by individual product. Because First Eagle Bank is primarily a commercial lender, more weight is placed on small business lending.

HMDA-Reportable Lending

The distribution of 2019 HMDA-reportable home purchase and refinance loans reflects poor penetration among individuals of different income levels, including low- and moderate-income. The bank's primary HMDA-reportable products during the review period were home purchase and refinance. The remaining HMDA-reportable products will not be evaluated due to low volume.

Home Purchase

In 2019, First Eagle Bank did not originate any of its home purchase loans to low- or moderate-income borrowers. Aggregate lenders originated 3.8 and 17.5 percent of home purchase loans to low- and moderate-income borrowers, respectively. The percentage of low- and moderate-income families in the assessment area are 23.0 percent and 15.6 percent, respectively.

Refinance

In 2019, First Eagle Bank did not originate any refinance loans to low-income borrowers. Aggregate lenders originated 2.9 percent of loans to low-income borrowers, and 23.0 percent of families are low-income. The bank originated 6.7 percent of refinance loans to moderate-income borrowers, which is below the percentage of aggregate lenders and moderate-income families at 10.4 percent and 15.6 percent, respectively.

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2019 Chicago-Naperville-Evanston, IL MD 16984								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2019			Dollar			
		Count Bank		Agg %	Bank		Agg \$ %	
		#	%	%	\$(000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0	3.8	0	0.0	1.7	23.0
	Moderate	0	0.0	17.5	0	0.0	10.4	15.6
	Middle	0	0.0	22.0	0	0.0	16.9	17.7
	Upper	4	11.8	45.5	4,793	15.0	60.0	43.7
	Unknown	30	88.2	11.2	27,217	85.0	11.0	0.0
	Total		34	100.0	100.0	32,010	100.0	100.0
Refinance	Low	0	0.0	2.9	0	0.0	1.1	23.0
	Moderate	1	6.7	10.4	75	0.5	5.4	15.6
	Middle	1	6.7	18.6	80	0.6	12.7	17.7
	Upper	3	20.0	55.8	1,352	9.4	68.1	43.7
	Unknown	10	66.7	12.3	12,855	89.5	12.7	0.0
	Total		15	100.0	100.0	14,361	100.0	100.0
Home Improvement	Low	0	0.0	4.7	0	0.0	2.7	23.0
	Moderate	0	0.0	11.7	0	0.0	7.7	15.6
	Middle	0	0.0	19.9	0	0.0	15.7	17.7
	Upper	1	20.0	60.2	900	32.1	67.8	43.7
	Unknown	4	80.0	3.6	1,900	67.9	6.1	0.0
	Total		5	100.0	100.0	2,800	100.0	100.0
Multi-Family	Low	0	0.0	0.1	0	0.0	0.0	23.0
	Moderate	0	0.0	0.0	0	0.0	0.0	15.6
	Middle	0	0.0	0.8	0	0.0	0.1	17.7
	Upper	0	0.0	1.2	0	0.0	0.3	43.7
	Unknown	5	100.0	97.9	3,531	100.0	99.6	0.0
	Total		5	100.0	100.0	3,531	100.0	100.0
Other Purpose LOC	Low	0	0.0	4.8	0	0.0	2.5	23.0
	Moderate	0	0.0	13.2	0	0.0	8.2	15.6
	Middle	0	0.0	20.1	0	0.0	14.6	17.7
	Upper	0	0.0	57.9	0	0.0	69.8	43.7
	Unknown	0	0.0	4.1	0	0.0	4.8	0.0
	Total		0	0.0	100.0	0	0.0	100.0
Other Purpose Closed/Exempt	Low	0	0.0	7.3	0	0.0	2.9	23.0
	Moderate	0	0.0	13.8	0	0.0	6.1	15.6
	Middle	0	0.0	20.3	0	0.0	10.8	17.7
	Upper	0	0.0	53.1	0	0.0	71.3	43.7
	Unknown	0	0.0	5.6	0	0.0	8.9	0.0
	Total		0	0.0	100.0	0	0.0	100.0
Loan Purpose Not Applicable	Low	0	0.0	0.2	0	0.0	0.1	23.0
	Moderate	0	0.0	0.3	0	0.0	0.3	15.6
	Middle	0	0.0	0.5	0	0.0	0.5	17.7
	Upper	0	0.0	1.0	0	0.0	2.3	43.7
	Unknown	0	0.0	98.0	0	0.0	96.8	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	0	0.0	3.4	0	0.0	1.3	23.0
	Moderate	1	1.7	13.6	75	0.1	7.1	15.6
	Middle	1	1.7	19.9	80	0.2	13.3	17.7
	Upper	8	13.6	50.0	7,045	13.4	57.9	43.7
	Unknown	49	83.1	13.0	45,502	86.3	20.4	0.0
	Total		59	100.0	100.0	52,702	100.0	100.0
Originations & Purchases 2016 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Small Business Lending

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes. The implementation of the Small Business Administration's Paycheck Protection Program did not require banks to obtain proof of annual revenue prior to extending credit through the program; therefore, the bank's 2020 lending reflects an abnormally high number of loans with unknown revenues. The bank performed below the percentage of total businesses in the assessment area that reported gross annual revenue of \$1.0 million or less, originating 42.2 percent of its loans to these businesses while they comprise 88.1 percent of businesses in the assessment area. Of the loan originations to businesses with revenue of \$1.0 million or less, 81.9 percent were in amounts of \$100,000 or less, which are considered the most impactful in providing funding for the smallest businesses in the assessment area. Overall, the bank's small business lending demonstrates its willingness to meet credit needs of local businesses, particularly supported by the participation in PPP lending and the notable number of small dollar loans made. Further, PPP loans are considered particularly responsive to the challenges of small businesses from the COVID-19 pandemic and are incredibly beneficial to the community, as they are exclusively for payroll or income replacement.

In 2019, the bank's lending to small businesses was comparable to the bank's 2020 performance. The table below presents the 2020 borrower distribution of small business loans in the assessment area by revenue and loan size. Please refer to Appendix D for 2019 borrower distribution tables.

Small Business Lending By Revenue & Loan Size								
Assessment Area: 2020 Chicago-Naperville-Evanston, IL MD 16984								
Product Type		Bank & Demographic Comparison						
		2020		2020		Total Businesses %		
Revenue	Loan Size	Count Bank		Dollar Bank				
		#	%	\$ 000s	\$ %			
Small Business	Revenue	\$1 Million or Less	105	42.2	9,538	32.5	88.1	
		Over \$1 Million	86	34.5	15,261	52.1	11.3	
		Unknown	58	23.3	4,507	15.4	0.6	
		Total	249	100.0	29,306	100.0	100.0	
Small Business	Loan Size	\$100,000 or Less	174	69.9	6,237	21.3		
		\$100,001 - \$250,000	42	16.9	7,100	24.2		
		\$250,001 - \$1 Million	33	13.3	15,969	54.5		
		Total	249	100.0	29,306	100.0		
Small Business	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	86	81.9	2,420	25.4		
		\$100,001 - \$250,000	8	7.6	1,466	15.4		
		\$250,001 - \$1 Million	11	10.5	5,652	59.3		
		Total	105	100.0	9,538	100.0		

Originations & Purchases
2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS
Note: Percentages may not add to 100.0 percent due to rounding

Response to Complaints

Neither the bank nor this Reserve Bank has not received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

The bank’s performance relative to the community development test is Outstanding.

Lending, Investment, and Services Activities

First Eagle Bank demonstrates excellent responsiveness to the community development needs of its assessment area through community development loans, qualified investments (including donations), and community development services considering the bank’s capacity and the need and availability of such opportunities in the assessment area. The bank’s CDFI status ensures community development is a primary mission of the bank. The bank specializes in working with niche and underserved markets not typically addressed by traditional financial institutions and provides a range of unique financial products and services in economically distressed target markets. Objectives include increased partnerships with other CDFIs, increased opportunities for knowledge building, and expanding services that impact low- and moderate-income individuals and small businesses. As a CDFI, the bank continues to achieve its primary mission to promote development throughout its assessment area and exemplifies First Eagle Bank’s commitment to

increasing their outreach efforts to low- and moderate-income communities.

The bank made a majority of loans and investments for the primary purpose of affordable housing, and a majority of its donations and services were made to community services benefiting low-and moderate-income individuals and families. Additionally, the bank had community development loans within the broader statewide or regional area that did not benefit the assessment area based on the mission of the entity with which the bank partnered. These loans, while qualified and responsive to community development needs, are considered enhancements to the bank’s rating, resulting in an outstanding rating for the bank. Such enhancements are considered when a financial institution is satisfactorily meeting the credit needs of its assessment area.

Lending

The bank originated 91 qualified loans that benefited the assessment for a total of \$36.4 million focused on affordable housing, economic development, revitalization/stabilization, and community services over a 39-month evaluation period. Moreover, 52 qualified loans totaling \$25.6 million were originated in the broader statewide or regional area but did not benefit the assessment area. These loans are considered as enhancements and will contribute to the bank’s overall rating. A majority of the qualified loans were dedicated to organizations with an affordable housing purpose (55.2 percent). Since the prior evaluation, the average number of community development loans made monthly increased by 19.0 percent, while the average monthly dollar amount of the loans slightly decreased by 3.7 percent. Additionally, despite dedicating many of its resources to fulfill PPP loans in 2020 and 2021, the bank was still able to increase the number of community development loans, on a per month basis, since the last evaluation. The following table displays the distribution of the bank’s community development loans based on the purpose of the loan proceeds.

Summary of Community Development Loans, November 6, 2018 - February 7, 2022										
Area Benefitted	Affordable Housing		Economic Development		Revitalize/Stabilize		Community Service		Totals	
	#	\$	#	\$	#	\$	#	\$	#	\$
Assessment Area	43	20,944,632	14	1,827,981	19	11,418,199	15	2,213,423	91	36,404,234
Broader Statewide or Regional Area - Enhancement	36	17,284,467	1	867,306	9	6,139,750	6	1,291,035	52	25,582,558
Total	79	38,229,098	15	2,695,287	28	2,695,287	21	3,504,458	143	61,986,792

Investments

The bank made five new investments during the evaluation period totaling \$3.0 million. Additionally, 10 investments from the prior evaluation period, with an outstanding balance of \$3.5 million, were maintained during this evaluation. In total, this is a significant increase of 36.4 percent by number and 86.4 percent by dollar since the previous evaluation, where the bank made a total of 11 investments totaling \$4.0 million. Approximately 60.0 percent of investments have an affordable housing purpose. The bank continues to invest in the community through a variety of investment strategies and products, including investments made in mortgage-backed securities and other local CDFIs. The table below displays the bank's investments by community development purpose.

Summary of Community Development Investments, November 6, 2018 - February 7, 2022										
Type of Activity	Affordable Housing		Economic Development		Revitalize/Stabilize		Community Service		Totals	
	#	\$	#	\$	#	\$	#	\$	#	\$
Investments	9	6,022,102	4	899,983	2	493,004	0	0	15	7,415,089

The bank made 83 donations to 45 different organizations that benefited the assessment area, totaling \$265,988. On a per month basis, donations increased 5.8 percent by dollar, but decreased by 16.5 percent by number since the prior evaluation. Additionally, affordable housing donations nearly doubled by number and dollar on a per month basis, which is particularly responsive to the affordable housing needs noted by community representatives. The table below displays the distribution of the bank's donations based on the purpose of the organization receiving the donation.

Summary of Community Development Donations, November 6, 2018 - February 7, 2022										
Type of Activity	Affordable Housing		Economic Development		Revitalize/Stabilize		Community Service		Totals	
	#	\$	#	\$	#	\$	#	\$	#	\$
Donations	28	84,797	18	87,698	3	8,500	34	84,993	83	265,988

Services

Bank employees or officers participated in 68 services to 28 different organizations, totaling 1,263 hours, to community development organizations over a 39-month period. The majority of service activities were dedicated to organizations with a community service focus (42.6 percent) or affordable housing purpose (41.2 percent). Bank staff primarily served as board members for several of these organizations, but the bank hosted a number of financial literacy workshops and credit counseling sessions during the evaluation period as well. There was a decrease in the total number of service activities and hours by 9.9 percent and 34.7 percent, on a per month basis, respectively, since the prior evaluation; however, the number and hours of service activities for

affordable housing increased by approximately 53.5 percent and 205.3 percent, respectively, on a per month basis, as the bank has recognized the increased need for affordable housing related services within the assessment area. Additionally, the bank has increased the number of different organizations it provided services to by 21.7 percent. Given the COVID-19 pandemic began in 2020 and is still ongoing, the bank’s in-person service activities were limited during this evaluation, as much of the bank’s target population does not have access to computers, thereby limiting virtual interactions.

In order to enhance the availability of services to low- and moderate-income individuals, the bank has been partnering with many non-profit organizations to provide financial literacy training and low-cost banking services to their clients, as evidenced by the aforementioned deposits and loan programs created by the bank. Furthermore, the bank’s Chicago location is in close proximity to a number of low- and moderate-income census tracts, and between the two offices, the bank has 17 bilingual employees fluent in a total of eight languages. The bank also focuses on relationship building beyond their immediate branch locations and is doing more in areas where they may not have a physical presence, hence the bank’s alternative delivery systems such as telephone, online, ATM network, mobile banking, and remote deposit capture for their business customers. The table below displays the number and hours devoted to community development services.

Summary of Community Development Services, November 6, 2018 - February 7, 2022										
Type of Activity	Affordable Housing		Economic Development		Revitalize/Stabilize		Community Service		Totals	
	#	Hours	#	Hours	#	Hours	#	Hours	#	Hours
Services	28	726	7	171.5	4	26	29	339.5	68	1,263

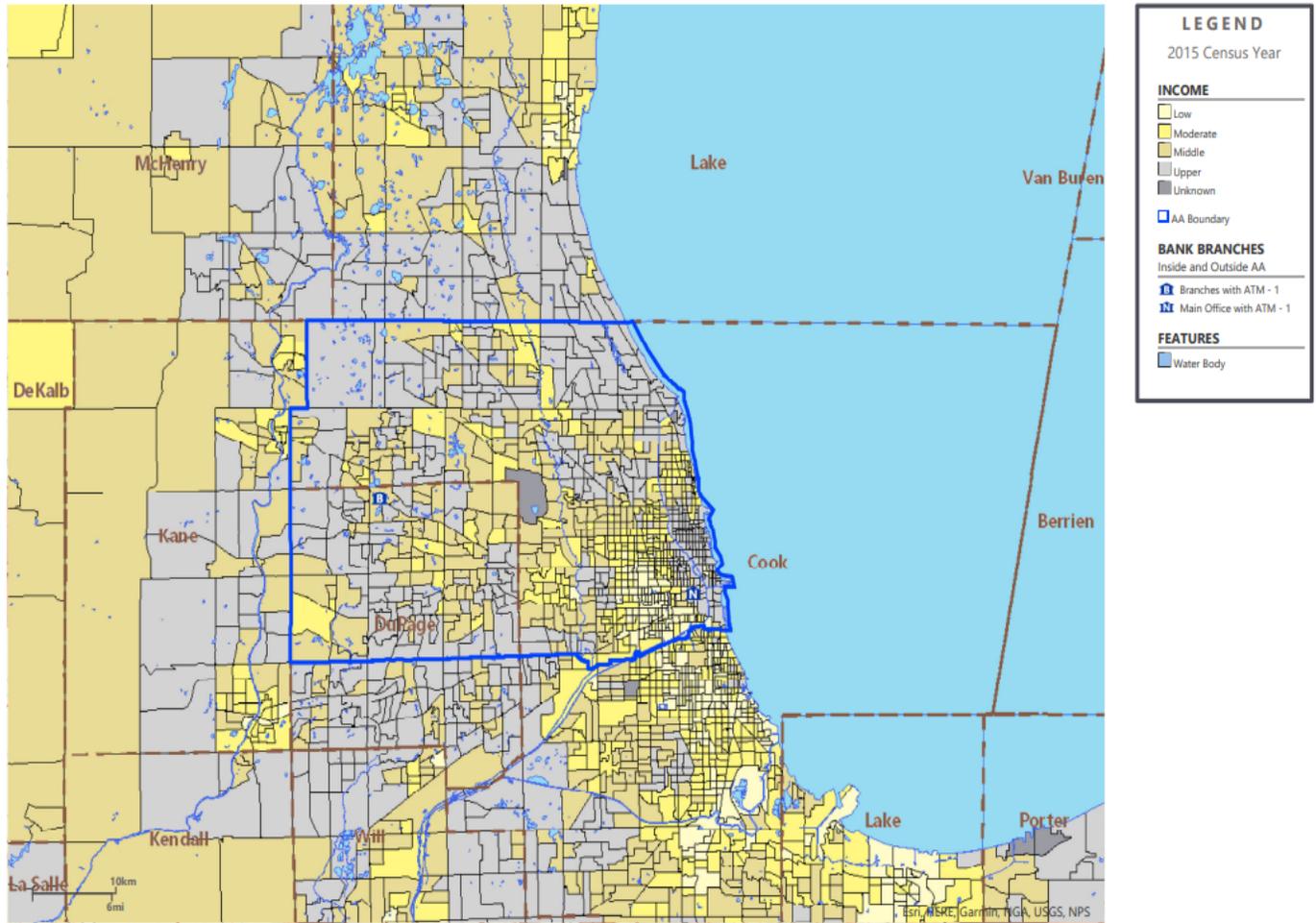
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – Map of Assessment Area

First Eagle Bank 759045

Chicago-Naperville-Evanston, IL MD 16984



APPENDIX B – Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		HMDA Reportable Lending: January 1, 2019, through December 31, 2019 Small Business Lending: January 1, 2019, through December 31, 2020 Community Development Activities: November 6, 2018, through February 7, 2022	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
First Eagle Bank			HMDA-Reportable Loans Small Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	None		None
LIST OF ASSESSMENT AREA AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Chicago-Naperville-Evanston, Illinois MD	Full scope review	None	The assessment area includes portions of Cook and DuPage Counties.

APPENDIX C – 2019 Assessment Area Demographics Table

Assessment Area: 2019 Chicago-Naperville-Evanston, IL MD 16984								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	104	11.3	69,652	8.0	24,151	34.7	200,499	23.0
Moderate-income	200	21.8	187,141	21.5	32,209	17.2	136,105	15.6
Middle-income	247	26.9	266,390	30.6	20,917	7.9	154,631	17.7
Upper-income	360	39.3	346,756	39.8	12,096	3.5	380,643	43.7
Unknown-income	6	0.7	1,939	0.2	402	20.7	0	0.0
Total Assessment Area	917	100.0	871,878	100.0	89,775	10.3	871,878	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	126,011	30,271	3.6	24.0	74,475	59.1	21,265	16.9
Moderate-income	336,059	132,360	15.9	39.4	168,728	50.2	34,971	10.4
Middle-income	451,985	268,939	32.3	59.5	149,118	33.0	33,928	7.5
Upper-income	662,186	397,941	47.9	60.1	214,202	32.3	50,043	7.6
Unknown-income	7,201	1,911	0.2	26.5	4,373	60.7	917	12.7
Total Assessment Area	1,583,442	831,422	100.0	52.5	610,896	38.6	141,124	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	6,914	3.7	6,177	3.8	717	3.3	20	1.7
Moderate-income	26,785	14.5	23,631	14.6	3,041	13.9	113	9.8
Middle-income	49,266	26.6	42,785	26.4	6,239	28.6	242	20.9
Upper-income	100,409	54.3	87,989	54.4	11,648	53.3	772	66.8
Unknown-income	1,511	0.8	1,309	0.8	193	0.9	9	0.8
Total Assessment Area	184,885	100.0	161,891	100.0	21,838	100.0	1,156	100.0
		Percentage of Total Businesses:		87.6		11.8		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	26	4.5	25	4.5	1	5.3	0	0.0
Moderate-income	68	11.8	68	12.2	0	0.0	0	0.0
Middle-income	147	25.5	139	25.0	8	42.1	0	0.0
Upper-income	335	58.1	323	58.1	10	52.6	2	100.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	577	100.0	556	100.0	19	100.0	2	100.0
		Percentage of Total Farms:		96.4		3.3		0.3
2019 FFIEC Census Data & 2019 Dun & Bradstreet information according to 2015 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

APPENDIX D – 2019 Lending Tables

Geographic Distribution of Small Business Loans						
Assessment Area: 2019 Chicago-Naperville-Evanston, IL MD 16984						
	Tract Income Levels	Bank & Demographic Comparison				
		2019				
		Count Bank		Dollar Bank		Total Businesses
		#	%	\$ 000s	\$ %	%
Small Business	Low	4	6.0	1,046	5.9	3.7
	Moderate	22	32.8	1,005	5.7	14.5
	Middle	10	14.9	2,461	13.9	26.6
	Upper	31	46.3	13,219	74.6	54.3
	Unknown	0	0.0	0	0.0	0.8
	Total	67	100.0	17,731	100.0	100.0

2019 FFIEC Census Data & 2019 Dun & Bradstreet information according to 2015 ACS
Note: Percentages may not add to 100.0 percent due to rounding

Small Business Lending By Revenue & Loan Size							
Assessment Area: 2019 Chicago-Naperville-Evanston, IL MD 16984							
Product Type	Bank & Demographic Comparison						
	2019						
	Count Bank		Dollar Bank		Total Businesses		
		#	%	\$ 000s	\$ %	%	
Small Business	Revenue	\$1 Million or Less	49	73.1	15,147	85.4	87.6
		Over \$1 Million	7	10.4	1,404	7.9	11.8
		Unknown	11	16.4	1,180	6.7	0.6
		Total	67	100.0	17,731	100.0	100.0
	Loan Size	\$100,000 or Less	31	46.3	814	4.6	
		\$100,001 - \$250,000	8	11.9	1,308	7.4	
		\$250,001 - \$1 Million	28	41.8	15,609	88.0	
		Total	67	100.0	17,731	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	18	36.7	432	2.9	
		\$100,001 - \$250,000	5	10.2	856	5.7	
		\$250,001 - \$1 Million	26	53.1	13,859	91.5	
		Total	49	100.0	15,147	100.0	

Originations & Purchases
 2019 FFIEC Census Data & 2019 Dun & Bradstreet information according to 2015 ACS
Note: Percentages may not add to 100.0 percent due to rounding

APPENDIX E – Glossary

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

American Community Survey Data (ACS): The American Community Survey (ACS) data is based on a nationwide survey designed to provide local communities with reliable and timely demographic, social, economic, and housing data each year. The Census Bureau first released data for geographies of all sizes in 2010. This data is known as the “five-year estimate data.” The five-year estimate data is used by the FFIEC as the base file for data used in conjunction with consumer compliance and CRA examinations.¹

Area Median Income (AMI): AMI means –

1. The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or
2. The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment area: Assessment area means a geographic area delineated in accordance with section 228.41

Automated teller machine (ATM): An automated teller machine means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

Bank: Bank means a state member as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 USC 1813(d)(2)), except as provided in section 228.11(c)(3), and includes an

¹ Source: FFIEC press release dated October 19, 2011.

uninsured state branch (other than a limited branch) of a foreign bank described in section 228.11(c)(2).

Branch: Branch refers to a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Combined Statistical Area (CSAs): Adjacent metropolitan statistical areas/metropolitan divisions (MSA/MDs) and micropolitan statistical areas may be combined into larger Combined Statistical Areas based on social and economic ties as well as commuting patterns. The ties used as the basis for CSAs are not as strong as the ties used to support MSA/MD and micropolitan statistical area designations; however, they do bind the larger area together and may be particularly useful for regional planning authorities and the private sector. Under Regulation BB, assessment areas may be presented under a Combined Statistical Area heading; however, all analysis is conducted on the basis of median income figures for MSA/MDs and the applicable state-wide non metropolitan median income figure.

Community Development: The financial supervisory agencies have adopted the following definition for community development:

1. Affordable housing, including for multi-family housing, for low- and moderate-income households;
2. Community services tailored to meet the needs of low- and moderate-income individuals;
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
4. Activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definitions of community development. Activities that revitalize or stabilize:

- 1) Low- or moderate-income geographies;
- 2) Designated disaster areas; or
- 3) Distressed or underserved nonmetropolitan middle-income geographies

designated by the Board, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency based on:

- a. Rates of poverty, unemployment or population loss; or
- b. Population size, density and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density and dispersion if they help to meet essential community services including the needs of low- and moderate-income individuals.

Community Development Loan: A community development loan means a loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank –
 - a. Has not been reported or collected by the bank or an affiliate for consideration in the bank’s assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family housing loan (as described in the regulation implementing the Home Mortgage Disclosure Act); and
 - b. Benefits the bank’s assessment area(s) or a broader statewide or regional area that includes the bank’s assessment area(s).

Community Development Service: A community development service means a service that:

- 1) Has as its primary purpose community development; and
- 2) Is related to the provision of financial services.

Consumer loan: A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories of loans: motor vehicle, credit card, other consumer secured loan, includes loans for home improvement purposes not secured by a dwelling, and other consumer unsecured loan, includes loans for home improvement purposes not secured.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married couple family or other family, which is further classified into “male householder” (a family with a male household and no wife present) or “female householder” (a family with a female householder and no husband present).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to

permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Full review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and amount of qualified investments) and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that do business or have banking offices in metropolitan statistical areas to file annual summary reports of their mortgage lending activity. The reports include data such as the race, gender and income of the applicant(s) and the disposition of the application(s) (for example, approved, denied, and withdrawn).

Home mortgage loans: Are defined in conformance with the definitions of home mortgage activity under the Home Mortgage Disclosure Act and include closed end mortgage loans secured by a dwelling and open-end lines of credit secured by a dwelling. This includes loans for home purchase, refinancing and loans for multi-family housing. It does not include loans for home improvement purposes that are not secured by a dwelling.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Income Level: Income level means:

- 1) Low-income – an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a census tract;
- 2) Moderate-income – an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a census tract;

- 3) Middle-income – an individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a census tract; and
- 4) Upper-income – an individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent in the case of a census tract.

Additional Guidance: .12(m) Income Level: The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level).

Limited-purpose bank: This term refers to a bank that offers only a narrow product line such as credit card or motor vehicle loans to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with section 228.25(b).

Limited review: Performance under the Lending, Investment, and Services test is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, amount of investments and branch office distribution).

Loan location: Under this definition, a loan is located as follows:

- 1) Consumer loan is located in the census tract where the borrower resides;
- 2) Home mortgage loan is located in the census tract where the property to which the loan relates is located;
- 3) Small business and small farm loan is located in the census tract where the main business facility or farm is located or where the loan proceeds have been applied as indicated by the borrower.

Loan product office: This term refers to a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: A metropolitan statistical area (MSA) or a metropolitan division (MD) as

defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a single core population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area: This term refers to any area that is not located in a metropolitan statistical area or metropolitan division. Micropolitan statistical areas are included in the definition of a nonmetropolitan area; a micropolitan statistical area has an urban core population of at least 10,000 but less than 50,000.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: This term refers to any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: This term refers to a state or multistate metropolitan area. For institutions with domestic branch offices in one state only, the institution's CRA rating is the state's rating. If the institution maintains domestic branch offices in more than one state, the institution will receive a rating for each state in which those branch offices are located. If the institution maintains domestic branch offices in at least two states in a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan area.

Small Bank: This term refers to a bank that as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. Intermediate small bank means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

Annual Adjustment: The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.

Small Business Loan: This term refers to a loan that is included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. The loans have original amounts of \$1 million or less and are either secured nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: This term refers to a loan that is included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income. These loans have original amounts of \$500 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Wholesale Bank: This term refers to a bank that is not in the business of extending home mortgage, small business, small farm or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with section 228.25(b).

FIRST EAGLE BANCSHARES, INC.
Hanover Park, Illinois

CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

FIRST EAGLE BANCSHARES, INC.
Hanover Park, Illinois

CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

CONTENTS

INDEPENDENT AUDITOR'S REPORT	1
CONSOLIDATED FINANCIAL STATEMENTS	
CONSOLIDATED BALANCE SHEETS	3
CONSOLIDATED STATEMENTS OF OPERATIONS	4
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME.....	5
CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY	6
CONSOLIDATED STATEMENTS OF CASH FLOWS	7
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS	8

INDEPENDENT AUDITOR'S REPORT

Board of Directors
First Eagle Bancshares, Inc.
Hanover Park, Illinois

Opinion

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

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of First Eagle Bancshares, Inc. as of December 31, 2022 and 2021, and the results of its operations and its 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 First Eagle Bancshares, Inc. 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 First Eagle Bancshares, Inc.'s ability to continue as a going concern for one year from the date the consolidated financial statements are available to be issued.

(Continued)

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 for one resulting from error, as fraud may involve collusion, forgery, 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 First Eagle Bancshares Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about First Eagle Bancshares, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

The logo for Crowe LLP, featuring the company name in a stylized, handwritten-style font. Below the name, the text "Crowe LLP" is written in a smaller, plain font.

Oak Brook, Illinois
April 3, 2023

FIRST EAGLE BANCSHARES, INC.
CONSOLIDATED BALANCE SHEETS
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Cash and cash equivalents	\$ 6,836,675	\$ 10,732,180
Interest-bearing time deposits	3,965,004	1,225,004
Securities available for sale	169,410,217	180,937,840
Loans, net	368,619,693	386,915,963
Federal Home Loan Bank and Federal Reserve Bank Stock	1,954,812	1,954,712
Premises and equipment, net	5,241,640	5,482,785
Goodwill	1,302,731	1,302,731
Bank-owned life insurance	12,717,954	12,256,459
Accrued interest receivable	2,708,056	2,412,321
Other assets	<u>743,533</u>	<u>692,276</u>
Total assets	<u>\$ 573,500,315</u>	<u>\$ 603,912,271</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits		
Non-interest-bearing	\$ 132,747,393	\$ 131,099,681
NOW and money market accounts	163,982,778	168,007,356
Savings	22,021,163	21,047,728
Time deposits	<u>109,866,615</u>	<u>123,369,157</u>
Total deposits	428,617,949	443,523,922
Federal funds purchased	9,970,000	-
Federal Home Loan Bank advances	26,108,072	35,272,994
Accrued interest payable	304,588	172,063
Dividends payable	999,881	1,874,846
Other liabilities	<u>6,789,935</u>	<u>6,856,446</u>
Total liabilities	472,790,425	487,700,271
Stockholders' equity		
Common stock, \$1 par value; 250,000 shares		
Authorized; 190,065 shares issued	190,065	190,065
Additional paid-in capital	6,452,574	6,450,772
Retained earnings	126,334,657	116,862,548
Treasury stock, at cost; 39,185 and 31,770 shares	(18,362,311)	(13,127,906)
Accumulated other comprehensive income	<u>(13,905,095)</u>	<u>5,836,521</u>
Total stockholders' equity	<u>100,709,890</u>	<u>116,212,000</u>
Total liabilities and stockholders' equity	<u>\$ 573,500,315</u>	<u>\$ 603,912,271</u>

See accompanying notes to consolidated financial statements.

FIRST EAGLE BANCSHARES, INC.
CONSOLIDATED STATEMENTS OF OPERATIONS
Years ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Interest income		
Loans, including fees	\$ 19,918,928	\$ 19,169,869
Securities		
Taxable	1,573,732	1,389,432
Exempt from federal taxes	2,436,272	2,518,662
Dividends	194,450	95,037
Federal funds sold and other	<u>69,807</u>	<u>35,620</u>
Total interest income	24,193,189	23,208,620
Interest expense		
Deposits	1,442,788	1,701,078
Federal Home Loan Bank advances	377,450	405,277
Federal funds purchased and other	<u>5,259</u>	<u>-</u>
Total interest expense	<u>1,825,497</u>	<u>2,106,355</u>
Net interest income	22,367,692	21,102,265
Provision for loan losses	<u>-</u>	<u>(1,200,000)</u>
Net interest income after provision for loan losses	22,367,692	22,302,265
Other operating income		
Deposit service charges	483,161	419,865
Other service charges and fees	276,668	268,602
Income on bank-owned life insurance	405,288	395,629
Net gains on sale of securities	-	82,200
Grant income	783,437	1,826,265
Other income	<u>37,366</u>	<u>470,616</u>
	1,985,920	3,463,177
Other operating expense		
Compensation and benefits	6,475,206	6,278,484
Occupancy and equipment	1,030,048	1,062,169
Data processing	398,116	373,379
FDIC assessments	150,000	142,800
Professional fees	217,380	211,882
Foreclosed asset expenses	1,683	1,424
Other expenses	<u>1,127,118</u>	<u>979,203</u>
	<u>9,399,551</u>	<u>9,049,341</u>
Income before income taxes	14,954,061	16,716,101
Income tax expense	<u>94,048</u>	<u>101,933</u>
Net income	<u>\$ 14,860,013</u>	<u>\$ 16,614,168</u>

See accompanying notes to consolidated financial statements.

FIRST EAGLE BANCSHARES, INC.
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Years ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Net income	\$ 14,860,013	\$ 16,614,168
Other comprehensive income (loss):		
Unrealized gains (losses) on securities:		
Unrealized holding gains (losses) arising during the period	(19,741,616)	(2,905,210)
Reclassification adjustment for gains included in net income	-	(82,200)
Total other comprehensive income (loss)	<u>(19,741,616)</u>	<u>(2,987,410)</u>
Comprehensive income (loss)	<u>\$ (4,881,603)</u>	<u>\$ 13,626,758</u>

See accompanying notes to consolidated financial statements.

FIRST EAGLE BANCSHARES, INC.
CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY
Years ended December 31, 2022 and 2021

	Common Stock	Additional Paid-In Capital	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income (loss)	Total
Balance at January 1, 2021	\$ 190,065	\$ 6,449,714	\$ 105,472,972	\$(10,999,029)	\$ 8,823,931	\$ 109,937,653
Net income	-	-	16,614,168	-	-	16,614,168
Total other comprehensive income	-	-	-	-	(2,987,410)	(2,987,410)
Cash dividends declared (\$32.61 per share)	-	-	(5,224,592)	-	-	(5,224,592)
Treasury stock repurchased (3,121 shares)	-	-	-	(2,128,877)	-	(2,128,877)
Stock option expense	-	1,058	-	-	-	1,058
Balance at December 31, 2021	190,065	6,450,772	116,862,548	(13,127,906)	5,836,521	116,212,000
Net income	-	-	14,860,013	-	-	14,860,013
Total other comprehensive loss	-	-	-	-	(19,741,616)	(19,741,616)
Cash dividends declared (\$26.17 per share)	-	-	(3,974,652)	-	-	(3,974,652)
Treasury stock repurchased (7,415 shares)	-	-	-	(5,234,405)	-	(5,234,405)
Pass Through Entity tax payment	-	-	(1,413,252)	-	-	(1,413,252)
Stock compensation expense	-	1,802	-	-	-	1,802
Balance at December 31, 2022	<u>\$ 190,065</u>	<u>\$ 6,452,574</u>	<u>\$ 126,334,657</u>	<u>\$(18,362,311)</u>	<u>\$(13,905,095)</u>	<u>\$ 100,709,890</u>

See accompanying notes to consolidated financial statements.

FIRST EAGLE BANCSHARES, INC.
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	\$ 14,860,013	\$ 16,614,168
Adjustments to reconcile net income to net cash from operating activities		
Amortization of premiums and discounts, net	1,303,543	1,237,224
Provision for loan losses	-	(1,200,000)
Net gains on sales of securities	-	(82,200)
Depreciation	360,006	369,801
Stock option compensation expense	1,802	1,058
Income on bank-owned life insurance	(405,288)	48,983
Change in:		
Accrued interest receivable and other assets	(346,992)	(391,966)
Accrued interest payable and other liabilities	66,014	(117,312)
Net cash - operating activities	<u>15,839,098</u>	<u>16,479,756</u>
Cash flows from investing activities		
Net increase in interest-bearing deposits in other financial institutions	(2,740,000)	(4)
Securities available for sale:		
Purchases	(15,205,459)	(22,865,950)
Sales	-	2,293,763
Maturities, prepayments and calls	5,687,923	9,079,566
Loan originations and principal collections, net	18,296,270	(17,933,085)
Purchase of FHLB stock and FRB stock	(100)	(222,468)
Premiums paid on bank-owned life insurance	(56,207)	(55,937)
Purchases of premises and equipment, net	(118,861)	(258,142)
Net cash - investing activities	<u>5,863,566</u>	<u>(29,962,257)</u>
Cash flows from financing activities		
Net change in deposits	(14,905,973)	6,401,746
Net change in federal funds purchased	9,970,000	-
Proceeds from Federal Home Loan Bank advances	-	9,800,000
Repayments of Federal Home Loan Bank advances	(9,164,922)	(4,830,196)
Proceeds from stock options exercised	-	-
Repurchase treasury stock	(5,234,405)	(2,128,877)
Cash Paid for Pass Through Entity tax payment	(1,413,252)	-
Cash dividends paid on common stock	(4,849,617)	(4,449,635)
Net cash - financing activities	<u>(25,598,169)</u>	<u>4,793,038</u>
Net change in cash and cash equivalents	(3,895,505)	(8,689,463)
Cash and cash equivalents at beginning of year	<u>10,732,180</u>	<u>19,421,643</u>
Cash and cash equivalents at end of year	<u>\$ 6,836,675</u>	<u>\$ 10,732,180</u>
Supplemental disclosures:		
Interest paid	\$ 1,692,972	\$ 2,227,738
Dividends accrued	999,881	1,874,846

See accompanying notes to consolidated financial statements.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Operations and Principles of Consolidation: These consolidated financial statements include the accounts of First Eagle Bancshares, Inc. and its wholly owned subsidiary, First Eagle Bank (the “Bank”), collectively referred to as the “Company”. Intercompany transactions and balances are eliminated in consolidation. The operations of the Company consist primarily of those financial activities common to the community banking industry. The Company primarily serves Cook and DuPage counties in Illinois and surrounding areas.

The Company provides financial products and services through its offices in Hanover Park and Chicago, Illinois. Its primary deposit products are checking, savings, and term certificate accounts, and its primary lending products are commercial real estate, commercial business, and consumer loans. Substantially all loans are secured by specific items of collateral including business assets, consumer assets, and commercial and residential real estate. The Company’s exposure to credit risk is significantly affected by changes in the economy in the Chicago area. Commercial loans are expected to be repaid from cash flow from operations of businesses. There are no significant concentrations of loans to any one industry or customer. However, the customers’ ability to repay their loans is dependent on the real estate and general economic conditions in the area.

Subsequent Events: The Company has evaluated subsequent events for recognition and disclosure through April 3, 2023, which is the date the financial statements were available to be issued.

Risks and Uncertainties: In March 2023, two banks were placed into receivership by the FDIC and one bank began to voluntarily dissolve. While the U.S. government intervened to cover depositors, even those with balances exceeding FDIC insurance coverage, there can be no guarantee that the same coverage will be applied if there are future bank failures. Management believes that the conditions impacting these banks are not significant risk factors to the Company, and the Company has had no direct impact by the bank failures. Present economic conditions have caused disruption to the banking system and any additional implications are uncertain. The Company has liquid assets and borrowing sources should there be a liquidity need.

Use of Estimates: To prepare financial statements in conformity with accounting principles generally accepted in the United States of America, management makes estimates and assumptions based on available information. These estimates and assumptions affect the amounts reported in the financial statements and the disclosures provided, and actual results could differ.

Comprehensive Income: Comprehensive income consists of net income and other comprehensive income (loss). Other comprehensive income (loss) includes unrealized gains and losses on securities available for sale, which are also recognized as a separate component of equity.

Cash Flows: Cash and cash equivalents include cash, deposits with other financial institutions with maturities under 90 days, and federal funds sold. Net cash flows are reported for customer loan and deposit transactions, interest-bearing time deposits, and federal funds purchased.

Interest Bearing Deposits in Other Financial Institutions: Interest Bearing Deposits in Other Financial Institutions mature within thirty months and are carried at cost.

Securities: Securities classified as available for sale are those securities that the Company intends to hold for an indefinite period of time, but not necessarily to maturity. Securities available for sale are carried at fair value, with unrealized holding gains and losses reported in other comprehensive income. Any decision to sell a security classified as available for sale would be based on various factors, including significant movements in interest rates, changes in the maturity mix of the Company’s assets and liabilities, liquidity needs, regulatory capital considerations and other similar factors.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized on the level-yield method without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Gains and losses on sales are recorded on the trade date and determined using the specific identification method.

Management evaluates securities for other-than-temporary impairment at least on a quarterly basis, and more frequently when economic or market conditions warrant such an evaluation. Management assesses whether it intends to sell, or it is more likely than not that it will be required to sell, a security in an unrealized loss position before recovery of its amortized cost basis. If either of these criteria is met, the entire difference between amortized cost and fair value is recognized as impairment through earnings.

For securities that do not meet the aforementioned criteria, the amount of impairment is split into two components, other-than-temporary impairment related to credit loss, which must be recognized in the income statement and other-than-temporary impairment related to other factors, which is recognized in other comprehensive income. The credit loss is defined as the difference between the present value of the cash flows expected to be collected and the amortized cost basis.

In order to determine other-than-temporary impairment for purchased beneficial interests that, on the purchase date, were not highly rated, the Company compares the present value of the remaining cash flows as estimated at the preceding evaluation date to the current expected remaining cash flows. Other-than-temporary impairment is deemed to have occurred if there has been an adverse change in the remaining expected future cash flows. The Company does not hold any equity securities at December 31, 2022 or 2021.

Federal Home Loan Bank (FHLB) and Federal Reserve Bank (FRB) Stock: The Company, as a member of the FHLB of Chicago and the FRB, is required to maintain an investment in capital stock of the FHLB and FRB. FHLB and FRB 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 for impairment based on ultimate recovery of par value. Both cash and stock dividends are reported as income.

Loans: Loans are reported at the principal balance outstanding, net of deferred loan fees and costs and an allowance for loan losses. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized in interest income using the level-yield method without anticipating prepayments.

Interest income on loans is discontinued at the time the loan is 90 days delinquent unless the loan is well secured and in process of collection. Past due status is based on the contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged-off at an earlier date if collection of principal or interest is considered doubtful. All interest accrued but not received for loans placed on nonaccrual is reversed against interest income. Interest received on such loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

Allowance for Loan Losses: The allowance for loan losses is a valuation allowance for probable incurred credit losses. Loan losses are charged against the allowance when management believes the uncollectibility of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance. Management estimates the allowance balance required using past loan loss experience, the nature and volume of the portfolio, information about specific borrower situations and estimated collateral values, economic conditions, and other factors. Allocations of the allowance may be made for specific loans, but the entire allowance is available for any loan that, in management's judgment, should be charged off.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The allowance consists of specific and general components. The specific component relates to loans that are individually classified as impaired. The general component covers non-classified loans and is based on historical loss experience adjusted for current factors.

A loan is impaired when, based on current information and events, it is probable that the Company will be unable to collect all amounts due according to the contractual terms of the loan agreement. Loans for which the terms have been modified resulting in a concession, and for which the borrower is experiencing financial difficulties, are considered troubled debt restructurings and classified as impaired. 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 with insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on 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.

Loans are individually evaluated for impairment. If a loan is impaired, a portion of the allowance is allocated so that the loan is reported, net, at the present value of estimated future cash flows using the loan's existing rate or at the fair value of collateral if repayment is expected solely from the collateral. Troubled debt restructurings are separately identified for impairment disclosures and are measured at the present value of estimated future cash flows using the loan's effective rate at inception. If a troubled debt restructuring is considered to be a collateral dependent loan, the loan is reported, net, at the fair value of the collateral. For troubled debt restructurings that subsequently default, the Company determines the amount of reserve in accordance with the accounting policy for the allowance for loan losses.

The general component covers non-impaired loans and is based on actual historical loss experience for the past three years adjusted for current qualitative factors based on risks present within each loan portfolio segment, including consideration of the following: levels of and trends in delinquencies and impaired loans; levels of and trends in charge-offs and recoveries; trends in volume and terms of loans; effects of any changes in risk selection and underwriting standards; other changes in lending policies, procedures, and practices; experience of lending management, national and local economic trends and conditions; industry conditions; and effects of changes in credit concentrations.

The following portfolio segments have been identified: commercial, real estate, and installment and other. The real estate category is further broken down into the following classes: residential, commercial, construction, and home equity loans. The Company considers loan performance and collateral values in assessing risk as follows:

- Commercial loans are dependent on the strength of the industries of the related borrowers and the success of their businesses. Commercial loans are advanced for equipment purchases or to provide working capital or meet other financing needs of the business. These loans may be secured by accounts receivable, inventory, equipment or other business assets. Financial information is obtained from the borrower to evaluate the debt service coverage and ability to repay the loans.
- Commercial real estate loans are dependent on the industries tied to these loans as well as the local commercial real estate market. The loans are secured by real estate, and appraisals are obtained to support the loan amount. An evaluation of the project's cash flows is performed to evaluate the borrower's ability to repay the loan at the time of origination and is periodically updated during the life of the loan.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

- Residential real estate, home equity and construction loans are affected by the local residential real estate market, the local economy, and movement in interest rates. The Company evaluates the borrower's repayment ability through a review of credit reports and debt to income ratios. Appraisals are obtained to support the loan amount.
- Installment and other loans are to consumers and are dependent on the local economy. These loans are secured by consumer assets, but may be unsecured. The Company evaluates the borrower's repayment ability through a review of credit scores and debt to income ratios.

Foreclosed Assets: Assets acquired through or instead of loan foreclosure are initially recorded at fair value less costs to sell when acquired, establishing a new cost basis. Physical possession of residential real estate property collateralizing a consumer mortgage loan occurs when legal title is obtained upon completion of foreclosure or when the borrower conveys all interest in the property to satisfy the loan through completion of a deed in lieu of foreclosure or through a similar legal agreement. These assets are subsequently accounted for at lower of cost or fair value less estimated costs to sell. If fair value declines subsequent to foreclosure, a valuation allowance or direct write-down is recorded through expense. Operating costs after acquisition are expensed.

Premises and Equipment: Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation and amortization are computed for financial purposes over the assets' useful lives principally using the straight-line method and on an accelerated method for income tax purposes. Maintenance and repairs are charged to expense when incurred.

Goodwill: Goodwill represents the excess of the purchase price over the fair value of acquired tangible assets and liabilities and identifiable intangible assets. Goodwill is not amortized; rather, it is assessed at least annually on October 31 for impairment, and any such impairment will be recognized in the period identified. The Company did not identify any impairment to goodwill in 2022 and 2021.

Bank-Owned Life Insurance: The Company has purchased life insurance policies on certain key executives. Bank-owned life insurance is recorded at the amount that can be realized under the insurance contract at the balance sheet date, which is the cash surrender value adjusted for other charges or other amounts due that are probable at settlement.

Treasury Stock: Treasury stock is recorded at cost, determined on a first-in, first-out basis.

Loan Commitments and Related Financial Instruments: Financial instruments include off-balance-sheet credit instruments, such as commitments to make loans and commercial letters of credit, issued to meet customer financing needs. The face amount for these items represents the exposure to loss, before considering customer collateral or ability to repay. Such financial instruments are recorded when they are funded.

Grant Income: The Bank is certified by the U.S. Treasury Department's Community Development Financial Institutions Fund as a Community Development Financial Institution ("CDFI"). The CDFI designation allows the Bank access to various financial assistance programs, including the Bank Enterprise Award ("BEA") Program, Financial Assistance ("FA") Award Program, CDFI Rapid Response Program (CDFI RRP), and Small Dollar Loan Grant (SDLG) awards. The Company received BEA awards of \$170,699 in 2022 and \$0 in 2021. BEA award income is recognized when received. The Company received FA awards of \$525,000 in 2022 and \$0 in 2021. The FA awards require certain financial, managerial, and deployment of resource goals to be met from the date of the award receipt through the goal period, generally three years. FA award income recognized was \$525,000 in 2022 and \$0 in 2021. The Company received a SDLG award of \$87,738 in 2022. The SDLG award was recognized when received. The Company received a CDFI RRP award of \$1,826,265 in 2021. CDFI RRP income was recognized when received.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Income Taxes: The Company is an S corporation under Section 1362 of the Internal Revenue Code. As a result, the Company is generally not subject to federal or state income tax, except for the State of Illinois replacement tax. Prior to 2021, the company elected to be taxed under comparable state regulations for state income tax purposes. The Company elected beginning in 2021 to pay certain state income tax at the corporate level on behalf of its stockholders. Company payments of state income taxes for stockholders is recorded as a reduction of retained earnings on the consolidated statement of stockholders' equity when paid. The Company paid state income taxes during 2022 relating to 2021.

A tax position is recognized as a benefit only if it is "more likely than not" that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized on examination. For tax positions not meeting the "more likely than not" test, no tax benefit is recorded.

The Company recognizes interest and penalties related to income tax matters in income tax expense. There were no penalties and interest related to tax matters in 2022 and 2021.

Stock-Based Compensation: Compensation cost is recognized for stock options issued based on the fair value of these options at the date of grant. A Black-Scholes model is utilized to estimate the fair value of stock options. Compensation cost is recognized over the required service period, generally defined as the vesting period.

Dividend Restriction: Banking regulations require maintaining certain capital levels and may limit the dividends paid by the bank to the holding company or by the holding company to stockholders.

Loss Contingencies: Loss contingencies, including claims and legal actions arising in the ordinary course of business, are recorded as liabilities when the likelihood of loss is probable and amount or range of loss can be reasonably estimated. Management does not believe there now are such matters that will have a material effect on the financial statements.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 2 - SECURITIES AVAILABLE FOR SALE

The amortized cost and fair value of securities and the related gross unrealized gains and losses recognized in accumulated other comprehensive income were as follows:

	Amortized <u>Cost</u>	Gross Unrealized <u>Gains</u>	Gross Unrealized <u>Losses</u>	Fair <u>Value</u>
<u>2022</u>				
U.S. government-sponsored entities and agencies	\$ 7,462,568	\$ -	\$ (94,543)	\$ 7,368,025
State and political subdivisions	150,954,172	118,793	(12,237,682)	138,835,283
Corporate notes	16,697,082	1,993	(847,595)	15,851,480
Mortgage-backed securities and collateralized mortgage obligations: residential	<u>8,201,490</u>	<u>1,324</u>	<u>(847,385)</u>	<u>7,355,429</u>
Total securities	<u>\$ 183,315,312</u>	<u>\$ 122,110</u>	<u>\$(14,027,205)</u>	<u>\$ 169,410,217</u>

	Amortized <u>Cost</u>	Gross Unrealized <u>Gains</u>	Gross Unrealized <u>Losses</u>	Fair <u>Value</u>
<u>2021</u>				
State and political subdivisions	\$ 153,244,991	\$ 5,864,561	\$ (504,000)	\$ 158,605,552
Corporate notes	15,102,111	574,516	(46,226)	15,630,401
Mortgage-backed securities and collateralized mortgage obligations: residential	<u>6,754,217</u>	<u>29,049</u>	<u>(81,379)</u>	<u>6,701,887</u>
Total securities	<u>\$ 175,101,319</u>	<u>\$ 6,468,126</u>	<u>\$ (631,605)</u>	<u>\$ 180,937,840</u>

Securities with an approximate carrying value of \$50,146,000 and \$57,331,000 at year-end 2022 and 2021 were pledged as collateral for public deposits, FHLB advances, and for other purposes as required or permitted by law.

Securities at year-end 2022 by contractual maturity are shown below. Securities not due at a single maturity, mortgage-backed and collateralized mortgage obligations are shown separately.

	Amortized <u>Cost</u>	Fair <u>Value</u>
Due in one year or less	\$ 8,623,381	\$ 8,571,145
Due after one year through five years	55,931,695	53,972,258
Due after five years through ten years	80,617,564	75,307,002
Due after ten years	29,941,182	24,204,383
Mortgage-backed securities and collateralized mortgage obligations	<u>8,201,490</u>	<u>7,355,429</u>
Total	<u>\$ 183,315,312</u>	<u>\$ 169,410,217</u>

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 2 - SECURITIES AVAILABLE FOR SALE (Continued)

Securities with unrealized losses at year-end 2022 and 2021 aggregated by investment category and length of time that individual securities have been in continuous unrealized loss position are as follows:

	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
<u>2022</u>						
U.S. government-sponsored entities and agencies	\$ 7,368,025	\$ (94,543)	\$ -	\$ -	\$ 7,368,025	\$ (94,543)
State and political subdivisions	100,741,128	(6,644,383)	22,771,750	(5,593,299)	123,512,878	(12,237,682)
Corporate notes	9,716,497	(590,028)	3,132,990	(257,567)	12,849,487	(847,595)
Mortgage-backed securities and collateralized mortgage obligations: residential	<u>2,595,950</u>	<u>(102,056)</u>	<u>4,696,846</u>	<u>(745,329)</u>	<u>7,292,796</u>	<u>(847,385)</u>
	<u>\$ 120,421,600</u>	<u>\$ (7,431,010)</u>	<u>\$ 30,601,586</u>	<u>\$ (6,596,195)</u>	<u>\$ 151,023,186</u>	<u>\$ (14,027,205)</u>

	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
<u>2021</u>						
State and political subdivisions	\$ 26,349,303	\$ (440,763)	\$ 1,747,952	\$ (63,237)	\$ 28,097,255	\$ (504,000)
Corporate notes	3,158,108	(43,669)	247,335	(2,557)	3,405,443	(46,226)
Mortgage-backed securities and collateralized mortgage obligations: residential	<u>4,004,985</u>	<u>(54,596)</u>	<u>1,912,459</u>	<u>(26,783)</u>	<u>5,917,444</u>	<u>(81,379)</u>
	<u>\$ 33,512,396</u>	<u>\$ (539,028)</u>	<u>\$ 3,907,746</u>	<u>\$ (92,577)</u>	<u>\$ 37,420,142</u>	<u>\$ (631,605)</u>

At year-end 2022, the unrealized losses have not been recognized into income because the issuers' bonds are of high credit quality, the Company does not intend to sell the securities, it is more likely than not that the Company will not be required to sell the securities before its anticipated recovery, and the decline in fair value is largely due to market conditions. The fair value is expected to recover as the bonds approach their maturity date.

Sales of securities available-for-sale were:

	<u>2022</u>	<u>2021</u>
Proceeds from sales	\$ -	\$ 2,293,763
Gross realized gains	-	83,641
Gross realized losses	-	(1,441)

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS

Loans consisted of the following at year end:

	<u>2022</u>	<u>2021</u>
Commercial	\$ 66,172,610	\$ 90,912,058
Real estate		
Residential	58,561,208	56,718,236
Commercial	175,295,293	186,785,581
Construction	66,737,155	53,969,972
Home equity	8,227,459	5,744,602
Installment and other	<u>622,250</u>	<u>233,134</u>
	375,615,975	394,363,583
Net deferred loan fees	(1,396,783)	(1,861,177)
Allowance for loan losses	<u>(5,599,499)</u>	<u>(5,586,443)</u>
 Loans, net	 <u>\$ 368,619,693</u>	 <u>\$ 386,915,963</u>

Executive officers, directors and principal shareholders of the Company, including their families and companies of which they are principal owners, are considered to be related parties. Loans outstanding to related parties totaled approximately \$3,777,000 and \$3,674,000 at year-end 2022 and 2021.

Activity in the allowance for loan losses by portfolio segment was as follows during 2022 and 2021:

	<u>Beginning Balance</u>	<u>Provision for Loan Losses</u>	<u>Loans Charged- Off</u>	<u>Recoveries</u>	<u>Ending Balance</u>
<u>2022</u>					
Commercial	\$ 796,738	\$ (323,123)	\$ -	\$ 13,056	\$ 486,671
Real estate	4,788,029	319,665	-	-	5,107,694
Installment and other	<u>1,676</u>	<u>3,458</u>	<u>-</u>	<u>-</u>	<u>5,134</u>
	<u>\$ 5,586,443</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,056</u>	<u>\$ 5,599,499</u>
 <u>2021</u>					
Commercial	\$ 1,566,603	\$ (877,812)	\$ -	\$ 107,947	\$ 796,738
Real estate	5,109,737	(321,708)	-	-	4,788,029
Installment and other	<u>2,156</u>	<u>(480)</u>	<u>-</u>	<u>-</u>	<u>1,676</u>
	<u>\$ 6,678,496</u>	<u>\$(1,200,000)</u>	<u>\$ -</u>	<u>\$ 107,947</u>	<u>\$ 5,586,443</u>

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS (Continued)

The balance in the allowance for loan losses by portfolio segment based on impairment method was as follows at year-end 2022 and 2021:

	<u>Loan Balances</u>			<u>Allowance for Loan Losses</u>		
	<u>Individually Evaluated for Impairment</u>	<u>Collectively Evaluated for Impairment</u>	<u>Total</u>	<u>Individually Evaluated for Impairment</u>	<u>Collectively Evaluated for Impairment</u>	<u>Total</u>
<u>2022</u>						
Commercial	\$ -	\$ 66,172,610	\$ 66,172,610	\$ -	\$ 486,671	\$ 486,671
Real estate	3,037,344	305,783,771	308,821,115	-	5,107,694	5,107,694
Installment and other	-	622,250	622,250	-	5,134	5,134
Total	<u>\$ 3,037,344</u>	<u>\$ 372,578,631</u>	<u>\$ 375,615,975</u>	<u>\$ -</u>	<u>\$ 5,599,499</u>	<u>\$ 5,599,499</u>
<u>2021</u>						
Commercial	\$ -	\$ 90,912,058	\$ 90,912,058	\$ -	\$ 796,738	\$ 796,738
Real estate	3,277,286	299,941,105	303,218,391	142,241	4,645,788	4,788,029
Installment and other	-	233,134	233,134	-	1,676	1,676
Total	<u>\$ 3,277,286</u>	<u>\$ 391,086,297</u>	<u>\$ 394,363,583</u>	<u>\$ 142,241</u>	<u>\$ 5,444,202</u>	<u>\$ 5,586,443</u>

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS (Continued)

Information related to impaired loans by class of loans as of year-end 2022 and 2021 follows:

	Unpaid Principal Balance	Recorded Investment	Allowance for Loan Losses Allocated	Average Recorded Investment	Interest Income Recognized	Cash Basis Interest Recognized
<u>2022</u>						
With no related allowance recorded:						
Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Real estate						
Residential	1,412,141	1,412,141	-	1,424,840	67,608	67,608
Commercial	1,625,203	1,625,203	-	1,650,834	81,621	81,621
Construction	-	-	-	-	-	-
Home equity	-	-	-	-	-	-
	<u>3,037,344</u>	<u>3,037,344</u>	<u>-</u>	<u>3,075,674</u>	<u>149,229</u>	<u>149,229</u>
With an allowance recorded:						
Commercial	-	-	-	-	-	-
Real estate						
Commercial	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 3,037,344</u>	<u>\$ 3,037,344</u>	<u>\$ -</u>	<u>\$ 3,075,674</u>	<u>\$ 149,229</u>	<u>\$ 149,229</u>
<u>2021</u>						
With no related allowance recorded:						
Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Real estate						
Residential	2,735,045	2,735,045	-	2,810,543	235,748	235,748
Commercial	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Home equity	-	-	-	-	-	-
	<u>2,735,045</u>	<u>2,735,045</u>	<u>-</u>	<u>2,810,543</u>	<u>235,748</u>	<u>235,748</u>
With an allowance recorded:						
Commercial	-	-	-	-	-	-
Real estate						
Commercial	542,241	542,241	142,241	542,241	-	-
	<u>542,241</u>	<u>542,241</u>	<u>142,241</u>	<u>542,241</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 3,277,286</u>	<u>\$ 3,277,286</u>	<u>\$ 142,241</u>	<u>\$ 3,352,784</u>	<u>\$ 235,748</u>	<u>\$ 235,748</u>

Recorded investment on impaired loans does not include accrued interest receivable or deferred loan fees, which are not material to the presentation. Differences between unpaid principal balance and the recorded investment on impaired loans is due to partial charge-offs.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS (Continued)

The aging of the recorded investment in past due and nonaccrual loans as of year-end 2022 and 2021 by class of loans was as follows:

	30 - 59 Days Past Due	60 - 89 Days Past Due	Greater than 89 Days Past Due	Total Past Due	Nonaccrual Loans	Loans Current	Total
<u>2022</u>							
Commercial	\$ 211,703	\$ -	\$ -	\$ 211,703	\$ -	\$ 65,960,907	\$ 66,172,610
Real estate							
Residential	-	-	-	-	-	58,561,208	58,561,208
Commercial	-	-	-	-	-	175,295,293	175,295,293
Construction	-	-	-	-	-	66,737,155	66,737,155
Home equity	-	-	-	-	-	8,227,459	8,227,459
Installment and other	-	-	-	-	-	622,250	622,250
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>622,250</u>	<u>622,250</u>
Total	<u>\$ 211,703</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 211,703</u>	<u>\$ -</u>	<u>\$ 375,404,272</u>	<u>\$ 375,615,975</u>
<u>2021</u>							
Commercial	\$ -	\$ -	\$ 191,500	\$ 191,500	\$ -	\$ 90,720,558	\$ 90,912,058
Real estate							
Residential	-	-	-	-	-	56,718,236	56,718,236
Commercial	-	-	-	-	542,241	186,243,340	186,785,581
Construction	-	-	-	-	-	53,969,972	53,969,972
Home equity	-	-	-	-	-	5,744,602	5,744,602
Installment and other	-	-	-	-	-	233,134	233,134
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>233,134</u>	<u>233,134</u>
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 191,500</u>	<u>\$ 191,500</u>	<u>\$ 542,241</u>	<u>\$ 393,629,842</u>	<u>\$ 394,363,583</u>

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS (Continued)

Troubled Debt Restructurings

The Company had \$0 and \$1,625,876 in loans to customers whose loan terms have been modified in troubled debt restructurings as of year-end 2022 and 2021. The Company has allocated specific reserves of \$0 and \$0 on these loans. The Company has committed to lend \$0 to customers with outstanding loans that are classified as troubled debt restructurings as of year-end 2022 and 2021. These loans are reported with impaired loans.

During 2022 and 2021, there were no loans modified as troubled debt restructurings.

Credit Quality Indicators:

The Company categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as: current financial information, historical payment experience, credit documentation, public information, and current economic trends, among other factors. The Company analyzes loans individually by classifying the loans as to credit risk. This analysis includes non-homogeneous loans, such as commercial and commercial real estate loans, and is performed generally on a monthly basis but no less than quarterly. The risk category of homogeneous loans is evaluated when a loan becomes delinquent.

Special Mention. Loans classified as special mention have a potential weakness that deserves management's close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institution's credit position at some future date.

Substandard. Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution will sustain some loss if the deficiencies are not corrected.

Loans not meeting the criteria above that are analyzed individually as part of the above-described process are considered to be pass rated loans. As of year-end 2021, and based on the most recent analysis performed, the risk category of loans by class of loans is as follows:

	<u>Pass</u>	<u>Special Mention</u>	<u>Substandard</u>	<u>Total</u>
<u>2022</u>				
Commercial	\$ 66,172,610	\$ -	\$ -	\$ 66,172,610
Real estate				
Residential	57,149,067	1,412,141	-	58,561,208
Commercial	173,670,090	1,625,203	-	175,295,293
Construction	66,737,155	-	-	66,737,155
Home equity	8,227,459	-	-	8,227,459
Installment and other	<u>622,250</u>	<u>-</u>	<u>-</u>	<u>622,250</u>
Total	<u>\$ 372,578,631</u>	<u>\$ 3,037,344</u>	<u>\$ -</u>	<u>\$ 375,615,975</u>

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 3 - LOANS (Continued)

	<u>Pass</u>	<u>Special Mention</u>	<u>Substandard</u>	<u>Total</u>
<u>2021</u>				
Commercial	\$ 90,874,187	\$ 37,871	\$ -	\$ 90,912,058
Real estate				
Residential	53,983,191	1,625,876	1,109,169	56,718,236
Commercial	185,572,217	671,123	542,241	186,785,581
Construction	53,969,972	-	-	53,969,972
Home equity	5,715,992	28,610	-	5,744,602
Installment and other	<u>233,134</u>	<u>-</u>	<u>-</u>	<u>233,134</u>
Total	<u>\$ 390,348,693</u>	<u>\$ 2,363,480</u>	<u>\$ 1,651,410</u>	<u>\$ 394,363,583</u>

NOTE 4 - PREMISES AND EQUIPMENT

Year-end bank premises and equipment were as follows:

	<u>2022</u>	<u>2021</u>
Land	\$ 1,843,000	\$ 1,843,000
Premises	5,478,307	5,478,307
Furniture and equipment	<u>4,425,974</u>	<u>4,307,113</u>
Total cost	11,747,281	11,628,420
Less accumulated depreciation	<u>(6,505,641)</u>	<u>(6,145,635)</u>
	<u>\$ 5,241,640</u>	<u>\$ 5,482,785</u>

NOTE 5 - DEPOSITS

Time deposits \$250,000 and greater, excluding brokered time deposits, were \$43,067,585 and \$38,530,819 at year-end 2022 and 2021.

At year-end 2022, the scheduled maturities of time deposits are as follows:

2023	\$ 77,397,576
2024	27,275,669
2025	2,332,668
2026	2,164,878
2027	695,824
Thereafter	<u>-</u>
	<u>\$ 109,866,615</u>

Brokered deposits, included in time deposits, totaled approximately \$0 and \$1,877,000 at year-end 2022 and 2021. Deposits from principal officers, directors, principal shareholders, and their affiliates at year-end 2022 and 2021 were approximately \$6,500,000 and \$12,611,000.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 6 - FEDERAL HOME LOAN BANK ADVANCES AND OTHER BORROWINGS

At year-end 2022 and 2021, advances from the FHLB were as follows:

	<u>2022</u>	<u>2021</u>
Amortizing advances maturing November 2025 through September 2035; principal and interest payable monthly at fixed rates ranging from 0.56% to 1.31%, averaging 0.76% at year-end 2022.	\$ 17,608,072	\$ 19,272,994
Single maturity advances maturing February 2023 through December 2023; interest payable monthly at fixed rates ranging from 1.44% to 2.96%, averaging 2.46% at year-end 2021.	<u>8,500,000</u>	<u>16,000,000</u>
	<u>\$ 26,108,072</u>	<u>\$ 35,272,994</u>

Each advance is payable at its maturity date, with a prepayment penalty for fixed rate advances. The Company has pledged \$111,900,000 and \$105,566,000 of securities, first mortgage loans, and home equity lines of credit as collateral to secure the advances at year-end 2022 and 2021.

Scheduled maturities of advances at year-end 2022 were as follows:

2023	\$ 8,500,000
2024	-
2025	6,591,113
2026	4,626,309
2027	2,169,026
Thereafter	<u>4,221,624</u>
	<u>\$ 26,108,072</u>

NOTE 7 - EMPLOYEE BENEFIT PLANS

The Company has a profit sharing plan that covers substantially all employees. Company contributions are at the discretion of the Board of Directors. Contributions charged to expense were \$325,000 in 2022 and \$325,000 in 2021.

The Company has deferred compensation agreements with three officers. The agreements provide for guaranteed payments for 20 years after reaching the specified retirement age of 59 or 65, depending on the individual participant agreements. The liability for the officers is being accrued over the service period in which the benefit has been earned. The liability totaled approximately \$5,721,426 and \$5,608,805 as of year-end 2022 and 2021 and is reported in other liabilities on the consolidated balance sheet. Expense of \$112,621 and \$107,258 is reported in compensation and benefits in the accompanying consolidated statements of operations for 2022 and 2021.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 8 - STOCK OPTIONS

The Company's Non-Qualified Stock Option agreement (the Plan) permits the grant of share options and shares to its employees for up to 10,000 shares of the Company's common stock at 110% of the fair value of the common stock at the date of grant. The options begin vesting at the end of the third year from the date of grant and become fully vested at the end of the sixth year.

The fair value of each option award is estimated on the date of grant using a closed form option valuation (Black-Scholes) model. Expected stock price volatility is based on peer comparisons. The expected term of options granted is based on management estimates and represents the period of time that options granted are expected to be outstanding, which takes into account that the options are not transferable. The risk-free interest rate for the expected term of the option is based on the U.S. Treasury yield curve in effect at the time of the grant.

The Company granted 250 options in 2022 and no options granted in 2021. The fair value of options granted was determined using the following weighted-average assumptions as of grant date:

	<u>2017</u>
Risk-free interest rate	2.60%
Expected term	6 years
Dividend yield	0%
Weighted-average fair value	\$42.95

A summary of the activity in the stock option plan for 2022 follows:

	<u>Shares</u>	<u>Weighted Average Exercise Price</u>	<u>Weighted Average Remaining Contractual Term</u>
Outstanding at beginning of year	500	\$ 479.25	5.3
Granted	250	802.27	
Exercised	-	-	
Forfeited or expired	-	-	
	<u>750</u>	<u>\$ 586.92</u>	<u>6.1</u>
Outstanding at end of year	<u>750</u>	<u>\$ 586.92</u>	<u>6.1</u>
Fully vested or expected to vest	<u>375</u>	<u>\$ 479.25</u>	<u>4.3</u>
Exercisable at end of year	<u>375</u>	<u>\$ 479.25</u>	<u>4.3</u>

As of year-end 2022, there was \$10,258 of unrecognized compensation cost related to nonvested stock options.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 9 - COMMITMENTS AND CONTINGENT LIABILITIES

The Company is a party to financial instruments with off-balance-sheet risk in the normal course of business to meet financing needs of its customers. The Company's exposure to credit loss in the event of nonperformance by the parties to these financial instruments is represented by the contractual amount of the instruments. The Company uses the same credit policy for commitments as it uses for loans recorded on the balance sheet. At year end, the financial instruments whose contract amounts represent credit risk are summarized as follows:

	<u>2022</u>	<u>2021</u>
Unused lines of credit	\$ 63,248,000	\$ 56,703,000
Letters of credit	572,000	845,000

NOTE 10 - REGULATORY MATTERS

Banks are subject to regulatory capital requirements administered by the federal banking agencies. Since the Company is a one-bank holding company and has consolidated assets of less than \$3 billion, regulatory minimum capital requirements are applied primarily to the Bank. Capital adequacy guidelines and, additionally for banks, prompt corrective action regulations involve quantitative measures of assets, liabilities, and certain off-balance-sheet items calculated under regulatory accounting practices. Capital amounts and classification are also subject to qualitative judgments by regulators. Failure to meet capital requirements can initiate regulatory action. The net unrealized gain or loss on available for sale securities is not included in computing regulatory capital. Management believes that as of December 31, 2022, the Bank met all capital adequacy requirements to which it was subject.

Prompt corrective action regulations provide five classifications: well capitalized, adequately capitalized, undercapitalized, significantly undercapitalized, and critically undercapitalized, although these terms are not used to represent overall financial condition. If adequately capitalized, regulatory approval is required to accept brokered deposits. If undercapitalized, capital distributions are limited, as is asset growth and expansion, and capital restoration plans are required. As of December 31, 2022 and 2021, the most recent notification from the Federal Deposit Insurance Corporation categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. There are no conditions or events since that notification that management believes have changed the Bank's category.

In 2019, the federal banking agencies jointly issued a final rule that provides for an optional, simplified measure of capital adequacy, the community bank leverage ratio framework (CBLR framework), for qualifying community banking organizations, consistent with Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The final rule became effective on January 1, 2020 and was elected by the Bank as of December 31, 2020. In April 2020, the federal banking agencies issued an interim final rule that makes temporary changes to the CBLR framework, pursuant to section 4012 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and a second interim final rule that provides a graduated increase in the community bank leverage ratio requirement after the expiration of the temporary changes implemented pursuant to section 4012 of the CARES Act.

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 10 - REGULATORY MATTERS (Continued)

The community bank leverage ratio removes the requirement for qualifying banking organizations to calculate and report risk-based capital but rather only requires a Tier 1 to average assets (leverage) ratio. Qualifying banking organizations that elect to use the community bank leverage ratio framework and that maintain a leverage ratio of greater than required minimums will be considered to have satisfied the generally applicable risk based and leverage capital requirements in the agencies' capital rules (generally applicable rule) and, if applicable, will be considered to have met the well capitalized ratio requirements for purposes of section 38 of the Federal Deposit Insurance Act. Under the interim final rules, the community bank leverage ratio minimum requirement is 8.5% as of December 31, 2021 and 9% for calendar year 2022 and beyond. The interim rule allows for a two-quarter grace period to correct a ratio that falls below the required amount, provided that the bank maintains a leverage ratio of 7.5% as of December 31, 2021 and greater than 8% thereafter.

Under the final rule, an eligible banking organization can opt out of the CBLR framework and revert back to the risk-weighting framework without restriction. As of December 31, 2022, the Bank was a qualifying community banking organization as defined by the federal banking agencies and elected to measure capital adequacy under the CBLR framework.

The Bank's capital amounts (in thousands) and ratios are presented in the following tables:

	<u>Actual</u>		Minimum Required To Be Well Capitalized Under Prompt Corrective Action Regulations (CBLR Framework)	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>2022</u>				
Tier 1 (Core) Capital (to average assets)	\$112,868	19.08%	\$ 53,253	>9.00%
	<u>Actual</u>		Minimum Required To Be Well Capitalized Under Prompt Corrective Action Regulations (CBLR Framework)	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>2021</u>				
Tier 1 (Core) Capital (to average assets)	\$108,723	17.69%	\$ 52,248	>8.50%

(Continued)

FIRST EAGLE BANCSHARES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
December 31, 2022 and 2021

NOTE 11 - FAIR VALUE

Fair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:

- Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access as of the measurement date.
- Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.
- Level 3: Significant unobservable inputs that reflect a reporting entity's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

Securities: The fair values of securities available for sale are determined by matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securities' relationship to other benchmark quoted securities (Level 2 inputs).

Assets at year end measured at fair value on a recurring basis are summarized below:

	Fair Value Measurements Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>2022</u>			
Securities available for sale:			
U.S. government-sponsored entities and agencies	\$ -	\$ 7,368,025	\$ -
State and political subdivisions	-	138,835,283	-
Corporate notes	-	15,851,480	-
Mortgage-backed securities and collateralized mortgage obligations: residential	-	7,335,429	-
<u>2021</u>			
Securities available for sale:			
State and political subdivisions	\$ -	\$ 158,605,552	\$ -
Corporate notes	-	15,630,401	-
Mortgage-backed securities and collateralized mortgage obligations: residential	-	6,701,887	-

Assets measured at fair value on a non-recurring basis were not material at year-end 2022 or 2021.

CDFI Advisory Board

As a dedicated Community Development Financial Institution (CDFI), First Eagle Bank is privileged to have a CDFI Advisory board with several of the most experienced and talented people in the Chicago community development world.



Rev. Douglas Bradshaw, Executive Director

FACING FORWARD TO END HOMELESSNESS

Rev. Bradshaw is the Executive Director for Facing Forward to End Homelessness, a nonprofit organization that provides permanent supportive housing and clinical case management to vulnerable individuals and families experiencing homelessness in Chicago. Under his leadership, Facing Forward has tripled in program capacity over a three-year span, and now serves over 700 individuals each year. Prior to becoming the Executive Director in 2014, Rev. Bradshaw served on the organizations Board of Directors for six years. Outside his work to end homelessness, Doug has served congregations in the Chicago Presbytery for 26 years. His work in both the nonprofit and faith-based sectors centers on growth through program development and cultivation of local, national, and international partnerships. Doug has a personal passions for vulnerable children, great food, and a nice motorcycle ride.



Nick Brunick, Partner

APPLEGATE & THORNE-THOMSEN

Nick Brunick is a partner at Applegate & Thorne-Thomsen, P.C., which is a Chicago-based law firm with a national practice in affordable housing and community development law. Nick and his colleagues use their knowledge in corporate, real estate, financing, zoning, and tax law to effectively mix private enterprise, social vision, and public policy to create transformative commercial, residential, and mixed-use projects.

Nick represents developers (both for-profit and not-for-profit) who are using a variety of financing sources to build or rehab housing, to launch new businesses, or to create schools, health centers, grocery stores, or other enterprises or institutions that are needed for healthy and competitive communities. Nick also represents lenders who are bringing capital to underserved communities, creating innovative loan funds, and providing financing for affordable housing and small businesses.

Nick serves as Board President of the Illinois Housing Council, Vice-President of BPI, on the Steering Committee for United Power for Action and Justice, on the Board of New Moms, and as outside General Counsel for the Community Investment Corporation.



Jack Crane, Senior Vice President, Director of Lending

COMMUNITY INVESTMENT CORPORATION

Jack Crane is responsible for overseeing the marketing, underwriting, closing, construction services and asset management for all CIC loans. He is an award-winning community development banking leader, including stints at Harris Bank, Good News Partners, Organization of the Northeast (ONE), and ShoreBank. Mr. Crane has successfully managed the financing of hundreds of commercial real estate investments, small businesses, not-for-profit organizations, and single-family home developments, specializing in inner city investments.

He currently serves on the Board of Directors of The Resurrection Project, whose mission is to build relationships and challenge individuals to act on their faith and values by creating community ownership, building community wealth, and serving as stewards of community assets. Mr. Crane also serves on the Board of the Rogers Park Builders Group.



Thomas Fitzgibbon, Jr., Managing Director at Artisan Advisors, LLC

ARTISAN ADVISORS, LLC

Tom served as the Executive Managing Director for Talmer Bank and Trust a \$20 billion publicly-traded community bank with 100 offices in Ohio, Indiana, Chicago, Nevada and Michigan from 2010-2015. He served as the Operations Chief for Talmer from 2010-2013. Tom served as the EVP and Member of the Board of Directors for MB Financial Bank from 1995-2010 and as the Chief Retail Banking Officer from 1999-2008. He also served as the President of MB Financial Community Development Corporation (MBCDC), President of the MB Financial Bank Charitable Foundation and Treasurer of both the federal and state Political Action Committees of the holding company. He is currently a consultant in the banking industry and works with nonprofit CDFI lenders throughout the country.

Tom currently serves on the Board of Directors for Woodstock Institute, Chicago Community Loan Fund, ACCESS Community Health Care, The House of the Good Shepherd and Neighborhood Housing Services. He is also a loan committee member of NeighborWorks® Capital Corporation and a trustee and treasurer for the Blowitz-Ridgeway Foundation.



Vickie Lakes-Battle, Executive Director

IFF

O. Victoria “Vickie” Lakes-Battle has been at the forefront of commercial and mission-based lending for over 30 years and has developed a recipe for equitably serving communities: time + proximity + authentic partnerships. When you think of Vickie, you think of a master connector who is acutely aware of the nuances in building strategic alliances and partnerships that bolster relationships, systems, and equity within communities and organizations.

With a never-ending reserve of expertise in community development, finance, and executive leadership, Vickie Lakes-Battle leads with equity, purpose and strategy in everything she does.

On a mission to invest, redevelop and empower low-income communities to activate their visions, Vickie became IFF’s first-ever Executive Director for the Chicago Metro region. She oversees IFF’s full-range of services including lending, real estate consulting, and the community strategies program where she is adept at targeting and cultivating opportunities that support IFF goals and objectives. In this role, Vickie understands the necessity of cooperative engagement and active partnerships that expand the resources available to serve low- and moderate-income individuals and communities. She is a trusted thought partner to community-based organizations, the broader community development sector, and philanthropy.

Vickie’s ability to innovate at every turn--economically, socially, and organizationally--has been recognized throughout the Chicagoland area and nationally. Vickie challenges others to look at community development finance through an equity lens and is willing to ask and wrestle with the tough questions.

She currently serves on the Board of Directors for the Illinois Public Health Institute, Arts Alliance Illinois, Cook County Land Bank Authority, AMPT: Advancing Nonprofits, and serves on the Steering Committees of Elevated Chicago and We Rise Together. Vickie’s track record positions her as a success benchmark for leaders in the commercial and mission lending and equitable community development space.

Vickie holds a bachelor’s degree in finance from Chicago State University.



Brad McConnell, Chief Executive Officer

ACCION CHICAGO

Brad McConnell is CEO of Allies for Community Business, which provides the capital, coaching, and connections entrepreneurs need to grow great businesses that create jobs and wealth in their communities.

Brad brings 25 years of finance and economic development experience to his role. Prior to A4CB, he was Deputy Commissioner and Chief Operating Officer at the City of Chicago's Department of Planning and Development where he managed five units that supported the City's development priorities. Prior to this, he served as Economic Policy Advisor to Illinois Senator Dick Durbin in Washington. Previous assignments include supporting small business bankers at LaSalle Bank and leading strategy, process, and technology projects at Accenture.

Brad has earned a bachelor's degree in Business Administration / Finance from the University of Notre Dame and a master's degree in Public Policy from Georgetown University. He serves on the board of The Hatchery, the largest nonprofit food and beverage incubator in the country which is located on Chicago's West Side and which A4CB co-owns.



Mike Thomas, Executive Director

GARFIELD PARK COMMUNITY COUNCIL

Mike Tomas is the founding Executive Director of the Garfield Park Community Council (GPCC) and joined the GPCC in 2005 when it was created as part of the LISC New Communities Program through the Garfield Park Conservatory Alliance. Mike has more than 15 years of experience in both community organizing and community development work in both Chicago's West Side and the southeast side of San Francisco. Mike is a graduate of the Center for Third World Organizing's Movement Activist Apprenticeship Program in Oakland California. Mike works closely with residents, government agencies and community organizations to improve the quality of life for those in economically distressed neighborhoods.



Robert Tucker, Chief Operating Officer

CHICAGO COMMUNITY LOAN FUND

Bob Tucker joined the Chicago Community Loan Fund in June 2015 as the Chief Operating Officer and Executive Vice President of Programs. He leads internal operations and provides strategic leadership to ensure CCLF executes its business plan and fulfills its mission to provide flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low-to-moderate income neighborhoods.

Prior to joining CCLF, Bob was the Corporate General Counsel and Chief Risk officer for Neighborhood Housing Services of Chicago (NHS). Before NHS, he was a Partner at the law firm Chapman and Cutler. Bob also has been a Freelance Writer for the Chicago Sun-Times and Pioneer Press providing restaurant reviews and chef profiles.

Bob was a Trustee on the Village Board of Oak Park, Illinois, from 2011-2019 where, among other things, he served on the Village's Finance Committee. Bob has a Juris Doctorate from the University of Wisconsin Law School, Madison, WI and a B.A. in Political Science and Philosophy from Emory University, Atlanta, Georgia.
