



FDIC

Federal Deposit Insurance Corporation

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Division of Depositor and Consumer Protection

San Francisco Regional Office
(415) 546-0160

April 2, 2025

Board of Directors
Medallion Bank
1100 E 6600 S
Salt Lake City, Utah 84121

Subject: Community Reinvestment Act (CRA) Strategic Plan 2025-2029

Members of the Board:

This letter serves as formal notification that the FDIC has approved the complete CRA Plan submitted by Medallion Bank on March 31, 2025. The CRA Plan is effective as of April 1, 2025, and will expire on December 31, 2029. This approval is based on the bank's goals for new community development loans and qualified investments (including grants), cumulative community development loans and qualified investments, and community development services. Any modifications to the bank's business plan may have a corresponding material effect on the approved performance goals. In the event of such changes, you are advised to notify the San Francisco Regional Office to determine whether an amendment to the CRA Plan is appropriate.

We appreciate your cooperation during the review process, and we look forward to the bank accomplishing each of the goals set forth in the CRA Plan. If you have any questions, please contact Assistant Regional Director Matthew L. Sheeren at (415) 310-8129, or msheeren@fdic.gov.

Sincerely,

Dana Crutchfield
Deputy Regional Director

cc: Shawn Barrett
Commissioner
Utah Department of Financial Institutions



COMMUNITY REINVESTMENT ACT

STRATEGIC PLAN

2025 – 2029

(Proposed)

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SECTION 1 – INTRODUCTION

Overview

As a federally insured depository institution, Medallion Bank (“the Bank”) is subject to the Community Reinvestment Act (“CRA”), codified at 12 USC 2901–2908, which requires banks to identify and help meet the credit needs of their entire communities, including low-to-moderate-income (“LMI”) individuals and geographies. Bank regulatory agencies are required to assess a bank’s CRA performance as part of their regular examination process. Depending on the size and type of bank, the agencies may apply different evaluation criteria to assess the bank’s CRA performance.

One performance evaluation option available for banks is the CRA strategic plan. The strategic plan enables a bank to tailor its CRA goals and objectives to address the needs of its community consistent with its own capacities, business strategies, and expertise. If a bank is approved by its regulator to be evaluated under a strategic plan, it must specify measurable goals in the plan for helping to meet the credit needs of its assessment area, including the needs of LMI individuals and communities, through lending, investment, and service, as applicable.

Because of the Bank’s unique business strategy, product offerings, lending market, and the availability of community development lending, investment, and service opportunities within its local community, the Bank’s Board of Directors (“the Board”) and management have determined that a strategic plan is the preferred method for the Bank to fulfill its obligations under the CRA. The Bank has prepared this CRA Strategic Plan (“Strategic Plan” or “Plan”)¹ based on regulatory guidance, the Bank’s historical CRA performance and ratings, community outreach to understand community needs and market conditions, and analysis of similarly situated banks with strategic plans.

The Bank is currently operating under a Strategic Plan approved by the Federal Deposit Insurance Corporation (“FDIC”) on or about April 3, 2019. It is a five-year plan with an effective date of April 1, 2020 and an expiration date of March 31, 2025. The Bank now proposes this new Plan, which the Board has approved for submission to the FDIC.

¹ Unless otherwise specified, the terms “Plan” and “Strategic Plan” herein refer to the Bank’s CRA Strategic Plan, and not to the Bank’s general strategic plan.

Medallion Bank Profile

Medallion Bank is a Utah-chartered industrial bank that opened for business on December 22, 2003. The Bank's main and only office is located at 1100 East 6600 South, Suite 510, Salt Lake City, Utah. The Bank currently employs 136 full-time employees, 58 of whom reside outside of the Bank's assessment area, including in states other than Utah.

Industrial banks are subject to the same regulatory and supervisory processes as any other bank, and are authorized to make all types of consumer and commercial loans and to accept federally insured deposits, although an industrial bank may not accept demand deposits if the bank has total assets greater than \$100 million, without subjecting its parent company to additional requirements, which can be onerous. For that reason, the Bank does not accept demand deposits.

The Bank is not a traditional retail bank. Its office is not open to the public. In addition to not offering demand deposits, the Bank also does not offer any other type of retail deposit accounts.² The Bank specializes in offering consumer loans for the purchase of recreation products and home improvement projects, as well as consumer loans originated through fintech partners for a variety of purposes. The Bank has a very small and shrinking portfolio of taxicab medallion loans, but no longer originates these loans and has no plans to do so in the future. The Bank's assets are funded primarily by brokered deposits, specifically certificates of deposit with varying maturities.

The Bank is jointly regulated and supervised by the Utah Department of Financial Institutions and the FDIC.

Parent Company Profile

The Bank is a wholly owned subsidiary of Medallion Financial Corp. ("MFC"), a publicly traded (NASDAQ:MFIN) New York specialty-finance company that has historically had a leading position in originating, acquiring, and servicing loans to finance taxicab medallions, along with other types of commercial businesses. In 2016, MFC began transitioning away from medallion lending due to competition from ride-sharing services, and placed its strategic focus instead on consumer finance portfolios originated and serviced by the Bank. MFC is not a bank holding company.

² The Bank established a relationship with savebetter.com, also known as Raisin, as a backup source of deposits. While these deposits are considered retail, they are not a material portion of the Bank's total deposits, and not expected to grow.

SECTION 2 – COMMITMENT TO CRA COMPLIANCE

Board and Management Responsibilities

The Bank's CRA program is administered under the oversight of the Board. Since the Bank's creation, the Board has recognized the importance of CRA compliance and has provided the Bank with the guidance and resources necessary to ensure that the Bank fulfills its CRA obligations to help meet the credit needs of its community. This ongoing commitment to CRA compliance has resulted in the Bank never having earned less than a rating of "Satisfactory" in any of its CRA performance evaluations. And in each of its three most recent CRA performance evaluations, completed in April 2018, January 2021, and November 2023, respectively, the Bank earned a performance rating of "Outstanding".

To ensure the success of the Bank's CRA efforts, the Board has appointed a CRA Officer to be responsible for developing, implementing, and administering the Bank's CRA program. The CRA Officer works with Bank management to identify CRA loan, investment, and service opportunities, and to design and implement appropriate strategies to achieve the Bank's CRA goals. The CRA Officer is assisted by a Community Development Coordinator who carries out many of the day-to-day tasks associated with the Bank's CRA Plan, including coordinating employee CRA service opportunities and administering CRA training.

To ensure appropriate and consistent execution of the Bank's CRA program, the Bank has chartered a Community Reinvestment Committee ("the CRA Committee"). The CRA Committee reviews and approves CRA loan, investment, and service activities, including grants. The CRA Committee meets no less than four times annually, and the CRA Committee Chair, who is the CRA Officer, presents the meeting minutes to the Board and discusses any material matters with the Board, thereby facilitating the Board's oversight responsibility.

Employee Responsibilities

Applicable Bank employees are required to complete annual training on the CRA to ensure that they understand the technical requirements of the law and the Bank's strategies to help meet the credit needs of its community. Employees who reside within the Bank's assessment area demonstrate their commitment to CRA compliance by participating in Bank-sponsored volunteer service opportunities, as discussed herein.

Loan, Investment, and Service Strategies

In considering how the Bank can best demonstrate its commitment to CRA compliance within its current performance context, the Bank has developed and implemented strategies for CRA loans, investments, and service that primarily focus in the following areas:

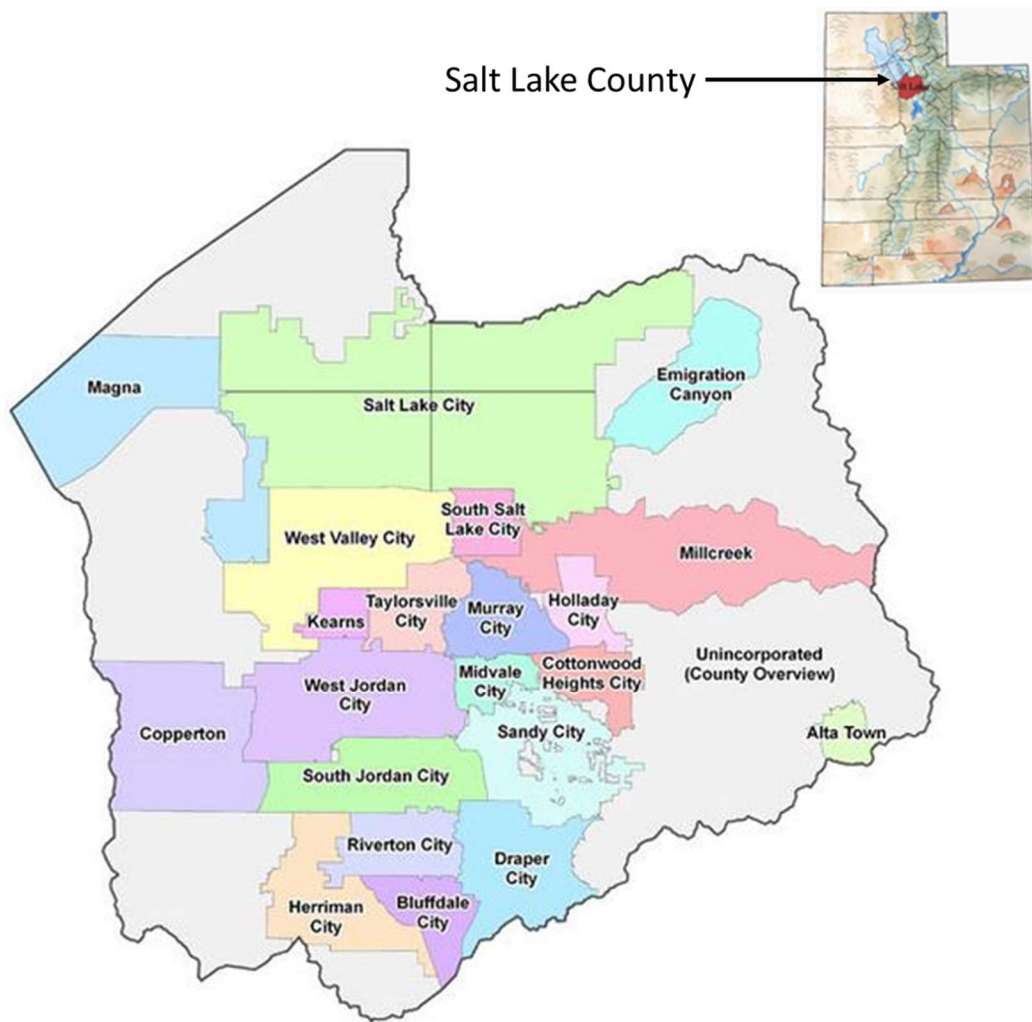
- **Approved Community Development Loans** to nonprofit organizations that facilitate the construction or rehabilitation of affordable housing or promote economic development and job growth primarily within the Bank's assessment area serving LMI individuals. For example:
 - Loans to the Rocky Mountain Community Reinvestment Corporation to provide financing for affordable housing projects targeted to LMI individuals and families. These are usually Low-Income Housing Tax Credit loans.
- **Approved Community Development Investments** in bonds or specially designed loan pools that support affordable housing or economic development and job growth within the Bank's assessment area serving LMI individuals. For example:
 - Investments in Utah Housing Corporation Bonds that provide low-cost mortgage loans to LMI individuals and households.
 - Investments in FNMA and GNMA CRA-Targeted Mortgage-Backed Securities that contain high concentrations of loans to LMI households.
 - Investments in SBA Loan Pools that are assembled using the guaranteed portions of SBA 7(a) loans.
 - Investments in the Bridge Workforce Affordable Housing Fund, which rehabilitates and preserves workforce and affordable multifamily housing for LMI individuals and households.
 - Investments in the University Growth Fund, which provides growth capital to small business entrepreneurs and also gives LMI students educational and work opportunities in the world of investing.
 - Investments in the Stonehenge Community Impact Fund, a Small Business Investment Company ("SBIC") that provides debt and equity for small businesses in economically distressed communities and areas targeted for revitalization with the support of federal and state incentives.
 - Investments in the Pelion Ventures fund, the first Accrual SBIC in the nation. Under the SBA's new SBIC Diversification and Growth rule, the SBA will commit up to \$125 million to the Accrual SBIC fund as a match to private limited-partner capital raised by this Salt Lake City-based technology venture capital firm to support early-stage companies in industries such as software infrastructure, information services, developer tools, consumer technology, and e-commerce.

- **Approved Community Development Service** teaching financial literacy to LMI Individuals to help them build wealth and participate in the American financial system with success. Examples include:
 - Teaching Junior Achievement curricula to students (grades K-6) at schools designated Title-1 by the U.S. Department of Education.
 - Volunteering to participate in Junior Achievement's JA City, where Bank employees work directly with students to teach them about business, financial literacy, and how their school education applies in the real world.

- **Approved Community Development Service** on the board of directors or committees of organizations that facilitate affordable housing, promote economic development, or serve the humanitarian needs of LMI individuals and households. Examples include:
 - Service on the Board of Directors of the Utah Micro Loan Fund.
 - Service on Committees of Neighborworks Salt Lake.
 - Service on the CRA Foundation Committee of the Utah Association of Financial Services.
 - Service on the Stonehenge Advisory Committee.
 - Service on the University of Utah West Valley Economic Development Project.
 - Service on the People Helping People Advisory Board.
 - Service on the Rocky Mountain Community Reinvestment Corporation Audit Committee.

SECTION 3 – ASSESSMENT AREA

The Bank has designated Salt Lake County³, Utah as its CRA assessment area. The Bank's main and only office is located in Midvale, Utah, which is part of Salt Lake County, and many of its employees reside in Salt Lake County. The Bank has no branches or deposit-taking retail service facilities either inside or outside of its assessment area, and has no plans for any of those in the future.



The Bank's efforts to assess the needs of its assessment area have been ongoing and have included formal and informal meetings with members of the public, as more specifically

³ Salt Lake County is part of the Salt Lake Metropolitan Statistical Area, which also includes Tooele County. Tooele County is not part of the Bank's assessment area.

described in Community Needs Assessment section below. To the extent that the community credit needs in the Bank's assessment area are substantially met, the Bank may consider CRA loans, investments, and service in a broader state-wide or regional area that includes the Bank's assessment area. The targeted regional area would be the Mountain West Region, which includes the states of Utah, Nevada, Idaho, Wyoming, Colorado, Arizona, New Mexico, and Montana.

SECTION 4 – CRA PERFORMANCE CONTEXT

The information in this section represents the performance context in which the Bank currently operates and from which the Bank has developed this Strategic Plan. Performance context is broadly defined as the range of economic, demographic, and institution-specific and community-specific information needed to understand the credit needs of the community and how best to meet those needs given the Bank’s business structure, strategy, and product offerings.

Community Needs Assessment

The Bank’s Board and management understand the importance of performing a needs assessment. Thus, the Bank has informally sought input and suggestions from several sources during the development of this Plan. This helped the Bank understand the needs of its community, and how the Bank might help to meet those needs. Information the Bank collected and considered in assessing its community needs and in the development of this Plan was gathered from a number of public sources, including:

- The U.S. Census Bureau
- The Federal Financial Institutions Examination Council (“the FFIEC”)
- The 2024 [Utah] Economic Report to the Governor
- The Federal Deposit Insurance Corporation

Additionally, through its employees’ ongoing participation on boards and key committees of a few of the organizations below, and through interviews conducted with representatives of these organizations, the Bank was able to more specifically understand the needs of the individuals and families in its community. Furthermore, the Bank was able to determine what resources and support these organizations need and what the Bank can potentially provide in order to help them achieve their objectives:

- Junior Achievement of Utah
- Neighborworks Salt Lake
- Pelion Venture Partners
- People Helping People
- Rocky Mountain Community Reinvestment Corp.
- Stonehenge Community Impact Fund
- University of Utah West Valley Economic Development Project
- Utah Association of Financial Services
- Utah Micro Loan Fund

- Volunteers of America

Other factors considered by the Bank as it conducted its needs assessment in development of this Plan included:

- Input from the Board
- The Bank's product offerings and business strategy
- The Bank's constraints and capabilities
- The Bank's historical loan production volumes and market segments served
- The Bank's own knowledge of the assessment area
- Referrals from Bank employees who have a personal connection to a non-profit organization that depends on donations for support

FDIC Performance Context Factors

When evaluating a bank's CRA performance under a strategic plan, the FDIC applies various CRA tests and standards within the context of seven factors collectively referred to as a bank's performance context (12 CFR 345.21(b)). The FDIC also considers whether to approve a proposed strategic plan within those same factors.

The performance context factors outlined in 12 CFR 345.21(b)(1)-(7), and information relevant to the Bank and its assessment area associated with those factors, are discussed below.

1. 12 CFR 345.21(b)(1) – Demographic Data on Median Income Levels and Other Relevant Data

According to the 2020 U.S. Census, Salt Lake County had an estimated population of 1,185,238.⁴ The 2024 FFIEC Census Report – Summary Census Housing Information estimated MSA/MD Median Family Income ("MFI") for Salt Lake County to be \$115,400.⁵ The Low-, Moderate-, Middle-, and Upper-income categories for the county are listed in Table 1 below and are based on that median family income.

⁴ U.S. Census Bureau QuickFacts: Salt Lake County, Utah.

⁵ FFIEC Census Reports, 2024 est.

Table 1

Salt Lake County Income Levels		
Income Category	MFI Criteria	Income Threshold ⁶
Low	< 50%	Under \$57,700
Moderate	50% up to < 80%	\$57,700 to \$92,319
Middle	80% up to < 120%	\$92,320 to \$138,479
Upper	120% +	\$138,480+

The Bank's assessment area (Salt Lake County) is comprised of 251 census tracts, which can be classified by income levels, as determined by US Census data. Table 2 below shows the population of Salt Lake County residents by census tract income level.

Table 2

Salt Lake County Population by Census Tract Income Level ⁷				
Census Tract Income Level	# Tracts	% Tracts	# Population	% Population
Low	5	2%	23,302	2%
Moderate	56	22%	265,494	22%
Middle	115	46%	549,727	46%
Upper	71	28%	339,191	29%
Unknown	4	2%	7,524	1%
Total	251	100%	1,185,238	100%

LMI census tracts in Salt Lake County represent about 24 percent of the total population. A complete list of all Salt Lake County census tracts by income level and median family income can be found in Exhibit 1.

Housing Affordability

Utah's home prices shifted markedly in recent years from tracking roughly with U.S. prices to remaining well above the U.S. average. Utah's supply of housing has failed to keep pace with demand. High housing costs continue to present a major challenge to Utah's economy. Incumbent homeowners locked into low mortgage rates generally continue to enjoy budget flexibility and benefit from high home prices. But renters and those looking to buy a home face very different prospects as they confront current-market prices and interest rates. Wages simply misalign with Utah's high housing costs, making it increasingly difficult for

⁶ FFIEC U.S. census tract data, 2024 est.

⁷ FFEIC U.S. census tract data, 2024 est.

employers to retain and attract workers at current wage levels. Utah's wage-to-housing-cost mismatch will increasingly constrain economic growth moving forward if unaddressed.⁸

The Bank carefully reviewed the following sources of information to identify community needs related to the availability of affordable housing in the Bank's assessment area:

- The 2024 Economic Report to the Governor – State of Utah. This annual document serves as a resource for facts regarding Utah's economic conditions. The report provides a valuable assessment of the economic outlook for the state and provides a backdrop against which CRA development activities can be evaluated. Historically the market has focused on single-family homes, which has increased constraints on land and has driven up land prices. The result is fewer rental and multifamily units, which has likely attributed to the limitation of affordable housing opportunities for LMI individuals.
- The Salt Lake Realtors. This association reported that the median single-family home price in January 2024 in Salt Lake County was \$554,750, the total mortgage payment for a median-priced home is \$4,227, and the annual income required to finance a median-priced home is \$169,080.⁹ As stated previously, the median family income for Salt Lake County is \$106,300.

Accordingly, affordable housing opportunities in the Bank's assessment area are a critical problem affecting LMI individuals where the Bank is located. Because the Bank's business model does not include residential mortgage lending, the best way for the Bank to address this critical need is to make community development loans and investments that support affordable housing in the assessment area.

Utah's Economic Assessment

Utah's economy generally continued performing at a high level. Utah's nominal GDP surpassed \$300 billion for the first time in history. Through three quarters of 2024, Utah's real GDP growth rate led the nation at 4.6%. According the most recent U.S. Census Bureau data, Utah benefits from the lowest poverty rate in the nation, at 6.8%. Utah's post-secondary educational attainment ranked among the top in the nation. Utah's positive job growth continued, at 1.7%, but well below its 3.0% long-term average. Health care services and private education, construction, and government job growth led the way. Utah's unemployment rate of 3.1% was below the U.S. rate of 4.0%. Average Utah wage growth was 3.9% in 2024. Spending accelerated modestly to 1.9% in 2024, up from 1.7% in 2023. Utah's

⁸ 2024 [Utah] Economic Report to the Governor.

⁹ Salt Lake Realtors 2024 Housing Forecast.

housing challenges continued, as tight housing markets supported the return of higher home prices in 2024, even as mortgage rates remained elevated. High housing prices likely contribute to Utah’s slowing job growth rates post-pandemic and remain a major risk to Utah’s future economic growth.

For 2025, the Utah Economic Council projects more moderate inflation and slower growth in GDP, personal income, home prices, and average wages. Growing consumer sentiment in recent months could portend increasing retail sales. Forecasts also call for increasing natural resource production. In sum, the Utah Economic Council forecasts slowing, but not stalling, economic expansion in 2025.¹⁰

2. 12 CFR 345.21(b)(2) – Lending, Investment, and Service Opportunities in the Bank’s Assessment Area

The Bank has sought input from community groups who serve LMI individuals and families to understand the lending, investment, and service opportunities available to the Bank in its assessment area. This was accomplished by meeting with the individuals and agencies listed below in Table 3.

Table 3

Community Groups and Contacts		
Contact	Organization	Contact Information
Becky Vanderlinden	Junior Achievement of Utah	beckyv@ja-utah.org
Maria Garciaz	Neighborworks Salt Lake	maria@nwsaltlake.org
Katy Schoenfeld	Pelion Venture Partners	katy@pelionvp.com
Kathryn Thomas	People Helping People	kathryn@phputah.org
David Rip	Rocky Mountain Community Reinvestment Corp.	drip@rmcrc.org
Jonathan Crawford	Stonehenge Community Impact Fund	jmcrawford@stonehengecapital.com
Stephen Alder	University of Utah West Valley Economic Dev. Project	u0077036@uemail.utah.edu
Holly Meagher	Utah Association of Financial Services	holly@uafs.net
Doug Keefe	Utah Micro Loan Fund	dkeefe@umlf.org
Wendy Tui	Volunteers of America	wendy.tui@voaut.org

From discussions with and input from the above organizations, the Bank has determined the most critical needs of its assessment area are and continue to be:

- Housing—especially affordable workforce housing and housing for the homeless.
- Employment—including under employment and unemployment.

¹⁰ 2025 [Utah] Economic Report to the Governor.

- Education—including parenting and life skills education, early childhood education, youth services, financial education, and college scholarships for LMI individuals.
- Health care and Medical Support—including crisis centers and services, childcare, free or low-cost medical services and prescriptions, mental health services, services for individuals with disabilities, substance abuse, and support for families of those with medical needs.
- Food—including access to emergency food sources and food programs that promote sustainability.
- Small Business Support—especially for startup businesses.

Considering the above needs, this Strategic Plan is designed to focus on three areas for participating in community development: community development loans; qualified investments, including grants; and community development service. This will be accomplished primarily by means of the following areas of focus:

- Affordable Housing Loans and Investments. The lack of affordable housing for LMI individuals and families in the assessment area is well known and established. Therefore, making loans and investments in facilities that build or revitalize LMI housing stock in the Bank's assessment area will be a primary focus.
- Administrative Services Grants. Many community service and housing-related organizations can find funding for programs that service LMI individuals and families, but lack access to grants that help cover administrative services required to support those programs. These services include such things as salary expenses, office and overhead expenses, and general program administration expenses. Without funding to cover these costs, programs may not be administered effectively or achieve their stated goals. Therefore, the Bank will look for opportunities to assist community service and housing-related organizations with their administrative funding needs.

Specific CRA loan, investment, and service opportunities within the Bank's assessment area that the Bank has identified for the aforementioned areas of focus include the following:

- Approved community development investments in Utah Housing Bonds, FNMA or GNMA mortgage-backed securities, or other similar instruments where the funds are used to provide LMI individuals and families with residential mortgages.
- Approved community development loans to the Rocky Mountain Community Reinvestment Corporation to provide financing for affordable housing projects targeted to LMI individuals and families.

- Approved community development investments in the Bridge Workforce and Affordable Housing Fund to facilitate the preservation and rehabilitation of workforce and affordable multifamily housing properties for LMI individuals and families.
- Approved community development investments in the University Growth Fund to provide venture capital funding for local small businesses development and to provide LMI university students with access to experiences and learning opportunities in the world of investing. Student graduates also gain access to exclusive job opportunities that are not typically available to their peers.
- Volunteer service to Junior Achievement to teach LMI students economic and business concepts through hands-on curriculum in the classroom and through participating in JA BizTown, which gives students hands-on experience in a simulated city managing their own business and working with the government and other business owners. This training will primarily be focused on elementary-age children who are from LMI families that attend Title I public schools.

3. 12 CFR 345.21(b)(3) – The Bank's Product Offerings and Business Strategy

Product Offerings

The Bank is a specialized entity engaged primarily in the business of offering consumer installment loan products to individuals across the U.S. through a network of recreational vehicle dealers and home improvement contractors. In addition, the Bank also originates consumer installment loans through fintech partners, although this is a very small part of the Bank's business. The vast majority of the Bank's customers do not reside in the Bank's assessment area. The Bank's funding comes primarily from brokered time deposits, for which the vast majority of account holders do not reside in the Bank's assessment area.

The Bank's loan products and approximate balances are included in Table 4 below.

Table 4

Medallion Bank Loan Products			
Loan Product	Approximate Balance ¹¹ (in thousands)	Percent of Total	Loan Description
Consumer Recreation Loans	\$1,543,243	64.90%	Purchase money installment loans for recreational vehicles (motorhomes, towable RVs, truck campers), marine and marine repower products, horse/utility trailers, and collector cars
Consumer Home Improvement Loans (non-real-estate secured)	\$827,211	34.79%	Purchase money installment loans for window, siding & roof replacements, kitchen, bath, and basement remodels, HVAC replacement or installation, solar PV installations, and swimming pools
Taxi Medallion Loans	\$0	0.00%	Commercial loans to taxicab operators—this balance eventually will reduce to zero
Strategic Partnership Loans to Consumers	\$7,386	0.31%	Small installment loans for a variety of consumer purposes, originated by the Bank with the assistance of a fintech partner and various providers, such as medical offices, large employers, and solar panel installers; these loans often provide credit not available through traditional bank products to underserved consumers
Total	\$2,377,840 ¹²	100%	

¹¹ As of December 31, 2024.

¹² Gross loans, ignoring allowance for loan losses and accrued interest receivable.

The Bank's deposit products and approximate balances are included in Table 5 below.

Table 5

Medallion Bank Deposit Products			
Deposit Product	Approximate Balance ¹³ (in thousands)	Percent of Total	Deposit Description
Brokered Time Deposits	\$2,075,000	99.08%	Consumer and commercial deposits obtained through deposit brokers
Listing Service Time Deposits	\$10,300	0.49%	Consumer and commercial deposits obtained through a listing service
Retail Savings Deposits	\$6,000	0.29%	Consumer and commercial deposits obtained through savebetter.com
Collateral Deposits	\$3,000	0.14%	Pursuant to agreements with strategic partners and MFC
Total	\$2,094,300	100%	

Business Strategy

The Bank's business strategy for the next five years is to continue with its current product offerings and methods of sourcing business while remaining open to opportunities that are consistent with the Bank's charter, capacity, objectives and the skills of its employees. The projected growth will be funded by raising additional deposits and through net profits.

The Bank prepares an annual Strategic Plan (as distinguished from the CRA Strategic Plan) for the Bank that is approved by the Board. Each quarter, if warranted, that plan is reviewed and adjusted based on current market and business conditions. The Bank continues to evaluate its different business lines and consider various alternatives to maximize the aggregate value of its businesses and increase stockholder value. Some of these alternatives may include expanding its current business products in recreation and home improvement lending, new product lines that are deemed safe, sound, and profitable to the Bank, or strategic partnerships with third party lenders. When appropriate, the quarterly review will reflect these new opportunities or changes in strategy.

The Bank recognizes that if it elects to engage in residential mortgage lending, small farm lending, or small business lending during the term of this Plan, it may need to modify the Plan, with FDIC approval, to include target goals for these lending categories.

¹³ As of December 31, 2024.

4. 12 CFR 345.21(b)(4) – Institutional Capacity and Constraints

Institutional Capacity

Although the Bank's profits and capital were negatively impacted between 2016 and 2018 due to competition from ride-sharing services and the working out of the Bank's taxi medallion loans, the Bank has remained profitable since it was chartered in 2003, including during economic recessions. Strong performance in the Bank's recreation and home improvement loan programs helped mitigate the negative impact of medallion loan performance. The Bank's strategy of exiting taxi medallion lending and instead growing its consumer loan portfolios has positioned the Bank for continued growth and increased profitability. The financial information in Table 6 below illustrates the Bank's financial condition and performance since 2020.

Table 6

Medallion Bank Growth & Profitability			
Year	Total Assets as of 12/31 (in thousands)	Net Income for the Year (in thousands)	Equity Capital as of 12/31 (in thousands)
2020	\$1,294,798	\$2,515	\$218,474
2021	\$1,542,395	\$69,997	\$262,447
2022	\$1,954,652	\$74,638	\$306,655
2023	\$2,266,338	\$79,850	\$351,792
2024	\$2,553,691	\$60,581	\$382,376

Bank management is confident that the Bank's financial condition and earnings performance over the next five years will continue to improve and be adequate to support the CRA goals outlined in this Strategic Plan.

Publicly available information regarding the Bank's financial condition (e.g., assets, liabilities, and income) as of December 31, 2024 can be found in Exhibit 2. This same information for any year and quarter can be obtained online at <https://banks.data.fdic.gov/bankfind-suite/bankfind>.

Constraints

Factors that may affect the Bank's ability to provide the types of CRA loan, investment, or service activities detailed in this Plan include the following:

- **Size and Capacity.** Bank management believes that with the projected growth of the Bank over the next five years, the Bank can meet the Strategic Plan goals as defined

herein. The Bank operates under a capital maintenance agreement with the FDIC, under which the Bank cannot have less than 15% Tier I capital at any time. This limits the Bank's asset growth. It is not anticipated that the Bank would grow so quickly that it would not be able to exceed at least the "Satisfactory" goals proposed under this Plan, which are based on average assets.

- **Competition for CRA Loans and Investments.** Heavy competition for CRA opportunities continues to exist in the Bank's assessment area, due to the relatively limited availability of CRA loan and investment opportunities and the large number of large financial institutions vying for these opportunities. Utah is a small population state, but a large banking state. Utah ranks 30th in population, but ranks as the 5th largest banking state, as measured by total assets as of December 31, 2024 of banks headquartered in each state. By this measure, Utah is a bigger banking state than Illinois, California, Pennsylvania, Florida, New Jersey, and many other states that have larger populations than Utah's. As of December 31, 2024, there were 41 banks headquartered in the state of Utah, and they had combined total assets of \$1.073 trillion. Most of the Utah banks are either headquartered in the Bank's assessment area, or have branches there, meaning that they have CRA obligations there. Many of them have the same assessment area as the Bank's. The average size of Utah banks by assets is over \$26 billion. The Bank's size is \$2.5 billion. The largest Utah bank is nearly 100 times as large as the Bank. Many of these banks have CRA staff and budgets that exceed the Bank's by many multiples. In addition to the 41 state and national banks headquartered in Utah, there are seven national banks, eight state banks, and two federal savings banks headquartered outside Utah but having branches or other significant operations within Utah. Most of these have CRA obligations in the Bank's assessment area.
- **Recession.** An economic recession, which may occur in the near future, would cause loan delinquencies to rise and charge-offs to occur. This would impact the Bank's earnings and place limitations on capital growth. However, the Bank fared well during prior recessions, with no material negative impacts to earnings or the balance sheet. Bank management is confident that it has structured the Bank's loan portfolios to weather a recession. Nevertheless, any recession will constrain earnings to some extent and may place limitations on the Bank's ability to make CRA loans and investments.
- **The Bank's Remote Work Model.** In response to the Covid-19 global pandemic, the Bank was forced to accommodate a work-from-home model for its entire workforce. The Bank's office had never been open to the public, unlike traditional bank offices are. The Bank began to see benefits from allowing at least some of its employees to work from home on a permanent basis. When the pandemic subsided, the Bank adopted a permanent work-from-home option for many of its employees. The Bank

hired several employees who reside in other states. Nearly half of the Bank's workforce now resides outside of the Bank's assessment area.

- **New Normal for Schools and Nonprofits.** Since the pandemic, many of the schools and local nonprofits that the Bank has supported are more reluctant to have large groups of outsiders visit their schools or offices, and some of the Bank's employees are more reluctant to go to such gatherings. And like the Bank, some of them have adopted permanent remote work models. This has impacted the Bank's ability to provide CRA service at large gatherings, such as JA City, which has always been a key part of the Bank's CRA service program. While such visits and gatherings still take place, there are fewer opportunities than there were prior to the pandemic, and the sizes of the groups are often limited.
- **Lack of Volunteerism.** A lack of interest by employees in volunteering to participate in CRA service opportunities or the inability of employees to volunteer due to heavy workloads, or due to discomfort with large gatherings, could constrain the Bank's ability to meet its Strategic Plan service goal. However, the Bank has a strong history of employee volunteerism, and the seasonal nature of recreation and home improvement lending provide opportunities for employees to participate in Bank-sponsored CRA service activities. Additionally, the Bank tracks and reports service hours on a continuing basis and can ramp up volunteer efforts when needed, with Bank management's and the Board's full support.

Lending within Assessment Area

- **The Bank's Lending Is Primarily Outside its Assessment Area.** The volume of lending that the Bank does within its assessment area is not a meaningful amount of the Bank's total lending, and therefore the Bank is not proposing a goal for consumer lending within its assessment area. During 2024, 0.37% of the Bank's loans by number of loans (106 out of 28,603) and 0.28% of the Bank's loans by dollar amount (\$2.3 million out of \$825 million) were made to borrowers residing within the Bank's assessment area. The Bank does not attempt to avoid lending in its assessment area. There are a number of factors that explain the low volume of lending the Bank does within its assessment area:
 - Recreation Loans—These include purchase-money loans, primarily extended to near-prime applicants, for: new and used towable recreational vehicles, motorhomes, and truck campers; new and used boats and outboard engines; new and used horse trailers; and collector cars. All are installment loans to consumers for consumer purposes and not for commercial use. Generally, these loans are made to consumers who have gone to a dealership to

purchase the product, and using the dealer's finance office, have applied for financing there. The dealer usually first sends those applications to its prime, or preferred lenders. Some of the applications are declined by the first lender, and then lenders like the Bank may have an opportunity to consider the application. Many dealers use an application-flow system that sends applications to the Bank, and to other non-prime or sub-prime lenders as well. With regard to Recreation loans, the Bank is a near-prime lender, meaning that most of the applications the Bank receives for Recreation loans have already been sent to and turned down by another lender, generally because of the applicant's weak or negative credit history. For that reason, the Bank also declines many of the applications. The Bank believes that it is one of the largest near-prime RV lenders in the country, and there are a small number of other banks that do this nationwide (Merrick Bank, for example), and there are also thousands of small banks and credit unions that do it only on a local level.

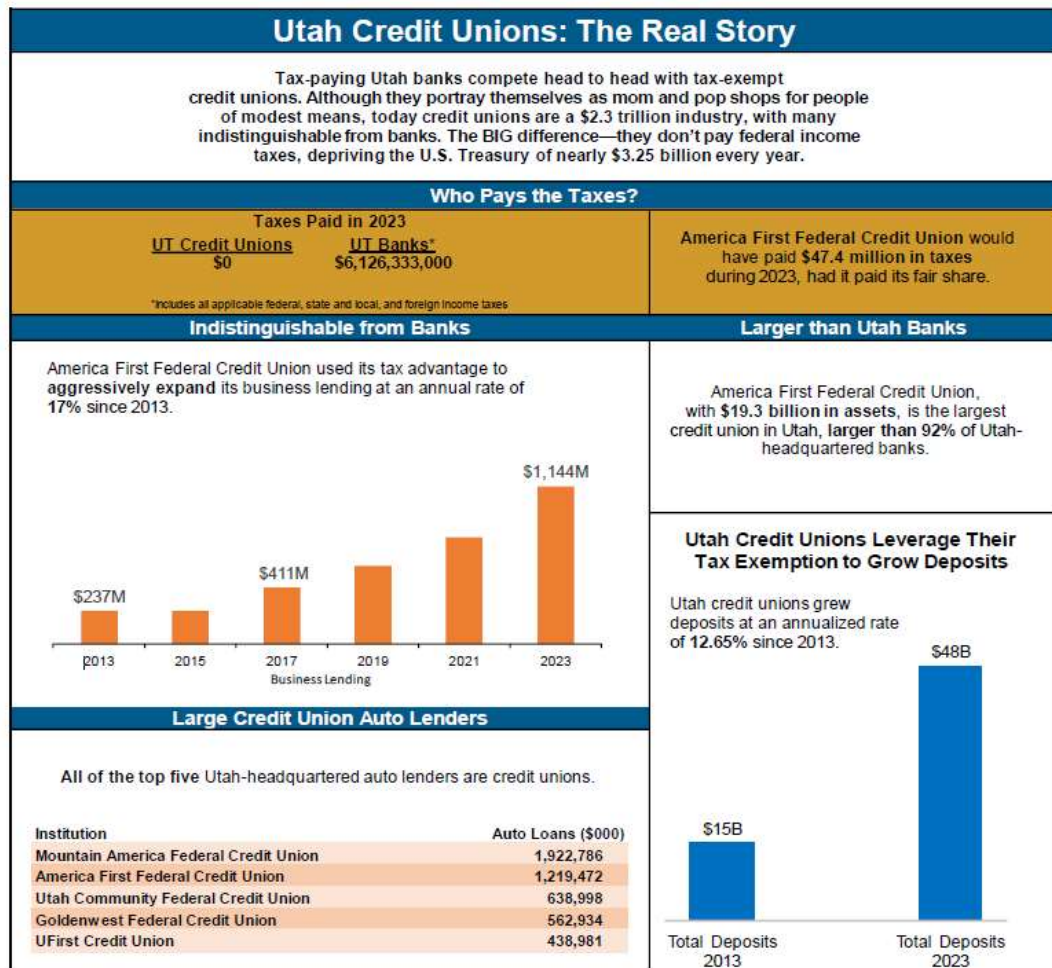
- Recreation Dealers—It is important to note that as an indirect lender, the Bank does not control which applications the dealers send to it. The Bank does not have any way of telling a dealer to send it more applications from low-income consumers, for example, because the application flow is generally an automated process that the dealers and the dealer industries control, and the Bank does not control. Also, low-income consumers do not generally buy Recreation products, although it does happen sometimes. To be one of the Bank's dealers, a dealer must have at least three years in business, acceptable financial statements, inventory credit or a flooring line in place (from another bank because the Bank does not offer those), and carry a manufacturer's new product line, although the dealer can also sell used products. The way the Bank signs up new dealers is that the Bank's sales team calls on Recreation dealerships that are not signed up with the Bank, regardless of their geographic location, and attempts to sign them up. The Bank would love for all of the Recreation dealerships in the entire country that meet these qualifications to be signed up with the Bank. The Bank does not have a preference as to whether the dealerships are located in wealthy neighborhoods or otherwise. The Bank wants all qualifying dealers to send it applications. The Bank's Recreation loans are all relatively small loans (average loan size is \$25,000). With such a small average loan size, the way the Bank's business model works is by volume. Once a dealer signs up with the Bank, the dealer sets its application system to include the Bank in the list of lenders their application system will send applications to, often after those applications have been declined elsewhere.
- Consumers—It is also important to note that the Bank does not interact at all with the consumer borrowers until the loan is made and servicing begins. That

means the Bank does not market to consumers at all. The Bank does not have any way of placing marketing materials in dealerships or encouraging applications, let alone applications from certain types of applicants. The Bank just takes what the dealers send. The Bank cannot create a special marketing campaign for low-income consumers, for example. If the Bank were to have an assessment area lending goal, and found itself with not enough LMI loans to reach that goal, there would be nothing the Bank could do about it.

- Credit union competition for Recreation loans—Two of the ten largest credit unions in the U.S. are headquartered in Utah (Mountain America Credit Union, with \$19 billion in assets and 100 branches, and America First Credit Union, with \$20 billion in assets and 120 branches).¹⁴ For comparison, the Bank has \$2.3 billion in assets and only one location, which is not open to the public. Credit unions are not subject to CRA. The Bank’s sales team says that the primary reason the Bank does not make more Recreation loans in Salt Lake County is because of aggressive competition from credit unions. As the graphic below shows, *all* of the top five Utah-headquartered automobile lenders in Utah are credit unions.¹⁵ Recreation financing is likely similar to automobile financing in that respect. In other parts of the country, credit union competition is not as aggressive, and so the Bank is able to make more Recreation loans there.

¹⁴ <https://www.bankrate.com/banking/credit-unions/biggest-credit-unions-in-america>

¹⁵ <https://www.aba.com/advocacy/our-issues/credit-union-competition>



- Home Improvement Loans—The Bank also finances home improvement projects for consumers nationwide, through contractors. A very small number of these consumer borrowers (probably less than a fourth of one percent) are located within the Bank's assessment area. One reason for that is that a substantial number of the home improvement loans the Bank makes are for the purpose of installing an outdoor swimming pool at the consumer's residence. Because of Salt Lake's hard and long winters, not many people want outdoor swimming pools in Salt Lake County. Competition is also a major factor for home improvement loans, due to a much larger bank, fintech and credit union presence. Most of the Bank's home improvement loans are made in Florida, California, Texas, and other states that have mild winters and large populations. As with the Bank's Recreation loans, the Bank generally has no interaction with the home improvement borrowers until after the loan is made and servicing begins. Generally, all of the Bank's interaction before that time is with the contractors. The contractors take loan applications from their customers who want financing, and the contractors send those applications to

the Bank, among other lenders. The Bank does not control which applications the contractors send to it, or the income level of the applicants. But in contrast to the Bank's Recreation loans, the Bank's home improvement loans are considered prime or super-prime, meaning that the borrowers generally have excellent credit and qualifications. The Bank's prime/super-prime home improvement portfolio helps to diversify the near-prime Recreation portfolio for the Bank. All of the Bank's home improvement borrowers own the home that is being improved, and there are varying levels of income among them, including high and low income, but very few are located within the Bank's assessment area.

- Strategic Partner Loans—Finally, the Bank partners with a small number of fintech companies, referred to as strategic partners, to originate consumer installment loans nationwide. Under these programs, the lending the Bank does within Salt Lake County is miniscule, and perhaps zero, because these programs are still new for the Bank, and their growth has been slower than expected due to market conditions. The borrowers tend to be located in more populated areas. There are 3,143 counties in the U.S., and only about one third of one percent of the U.S. population resides in Salt Lake County. The Bank typically only holds these loans on its books for three days, and then sells them to the fintech partner. This is not a meaningful part of the Bank's consumer lending.
- **The Bank's Deposits Are Primarily from Outside its Assessment Area.** The Bank's assets are funded primarily by brokered deposits (99% of total deposits), which are sourced through a network of deposit brokers. The brokers are primarily located in large financial centers, such as New York City. The depositors are primarily individual investors of means, financial institutions, insurance companies, pension funds, or other large organizations, and could be located anywhere in the country. Because the Bank only deals with the brokers and not with the depositors, the Bank does not know the locations or identities of the depositors, but it is likely that few, if any, of them are located within the Bank's CRA assessment area. These deposits are all certificates of deposit with fixed rates and varying maturities and cannot be withdrawn early. Because of this operating model, the Bank does not gather deposits from Salt Lake County and make loans everywhere but Salt Lake County. Rather, the Bank gathers deposits from everywhere, either mostly or entirely outside of Salt Lake County, and the Bank makes loans everywhere, primarily outside of Salt Lake County.
- **No Assessment-Area Consumer Lending Goal.** For the reasons explained above, the Bank does not believe it would be appropriate to have a goal for consumer lending within its assessment area. Community development lending within the

Bank's assessment area will, of course, be covered by two of the proposed goals in this Plan.

5. 12 CFR 345.21(b)(5) – The Bank's Past Performance and the Performance of Similarly Situated Lenders

Bank Performance

The Bank has been operating under an FDIC approved CRA Strategic Plan since March 2015. The Bank received a "Satisfactory" rating in February 2015 and an "Outstanding" rating in each of April 2018, January 2021, and November 2023. The Bank's internal audit department also conducts an annual CRA compliance review, the results of which have been positive with no material findings. The Bank's annual performance against its CRA Strategic Plan goals for Plan Years 2020-21 through 2024-25 is presented in Tables 7, 8, and 9 below.

Table 7

Current Goal 1					
Plan Year	Current Year's Loans, Investments, & Grants ¹⁶ ÷ Average Assets ¹⁷		Actual Bank Performance		
	Satisfactory	Outstanding	Loans, Investments, Grants (in thousands)	Average Assets (in thousands)	Loans, Investments, Grants ÷ Average Assets
2020-21	0.40%	0.60%	\$8,488	\$1,297,462	0.65%
2021-22	0.40%	0.60%	\$10,766	\$1,472,093	0.73%
2022-23	0.40%	0.60%	\$13,108	\$1,849,295	0.71%
2023-24	0.40%	0.60%	\$13,519	\$2,184,072	0.62%
2024-25 ¹⁸	0.40%	0.60%	\$11,319	\$2,370,219	0.48%

¹⁶ Current Plan Year's CRA loan, investment, and grant commitments.

¹⁷ Average assets as reported on Line 9, Schedule RC-K, of the Bank's last 4 quarterly Call Reports.

¹⁸ Results for 2024-25 Plan Year are as of December 31, 2024 (Plan Year ends March 31, 2025).

Table 8

Current Goal 2					
Plan Year	Prior Years' Investments + Current Year's Loans, Investments, & Grants ¹⁹ ÷ Average Assets ²⁰		Actual Bank Performance		
	Satisfactory	Outstanding	Loans, Investments, Grants (in thousands)	Average Assets (in thousands)	Loans, Investments, Grants ÷ Average Assets
2020-21	1.30%	1.75%	\$26,230	\$1,297,462	2.00%
2021-22	1.30%	1.75%	\$26,717	\$1,472,093	1.81%
2022-23	1.30%	1.75%	\$33,037	\$1,849,295	1.79%
2023-24	1.30%	1.75%	\$52,246	\$2,184,072	2.39%
2024-25 ²¹	1.30%	1.75%	\$46,396	\$2,370,219	1.96%

Analysis of CRA Loans and Investments Performance

As shown in Tables 7 and 8 above, the Bank exceeded (or is expected to exceed) the “Outstanding” rating threshold for Goals 1 and 2 in all five Plan Years. Purchasing CRA investments is particularly challenging in Salt Lake County, due to competition from other banks. In fact, during recent years, the Bank bid unsuccessfully on several CRA investments, and in some cases, they were completely sold before the Bank became aware of them. Fortunately, the Bank was able to purchase enough CRA investments and originate enough in CRA-qualified loans that it reached its goals for “Outstanding”. This may not always be the case, since the availability of investments and loans and the competition for them is outside of the Bank’s control.

¹⁹ Prior Plan Years’ outstanding CRA investment balances plus current Plan Year’s CRA loan, investment, and grant commitments.

²⁰ Average assets as reported on Line 9, Schedule RC-K, of the Bank’s last 4 quarterly Call Reports.

²¹ Results for 2024-25 Plan Year are as of December 31, 2024 (Plan Year ends March 31, 2025).

Table 9

Current Goal 3					
Plan Year	Strategic Plan Goal 3 CRA Service Hours		Actual Bank Performance		
	Satisfactory	Outstanding	Hours	Employees #	Hours / Employee
2020-21	5	6	178	62	2.87 ²²
2021-22	5	6	441	61	7.22
2022-23	5	6	521	65	8.01
2023-24	5	6	496	70	7.06
2024-25 ²³	5	6	454	76	5.97

Analysis of Community Development Service Hours Performance

As shown in Table 9 above, the Bank exceeded (or is expected to exceed) the “Outstanding” rating threshold for Goal 3 in all five Plan Years. Due to the Bank’s new hybrid-remote work model and due to the discomfort in large gatherings now felt both by Bank employees and employees of local nonprofit organizations, the Bank’s prior levels of CRA service may be difficult to repeat consistently.

Comparison of Peer Goals

The CRA goals of Utah-headquartered peer institutions that have the same (or a similar) assessment area as the Bank’s, employ a similar business strategy of lending on a nationwide or out-of-state basis, and operate under an FDIC-approved CRA strategic plan were considered. While there are differences in how each institution has structured its goals and defined its performance measures, general conclusions can be formed about how the Bank’s current and proposed goals compare to those of other similarly situated institutions. Tables 10 through 12 below present the CRA Strategic Plan goals of other peer institutions that have goals most comparable to those of the Bank. The most current goals were used. The goals of some Utah banks with CRA strategic plans were not comparable, and therefore those banks were omitted from the comparison. National banks and Federal Reserve-member banks were also omitted.

²² The Bank did not meet the minimum goal for a “Satisfactory” rating in Plan year 2020-21, as the global pandemic greatly reduced the Bank’s ability to provide CD services. In that light, examiners considered the Bank’s performance with regard to Goal 3 for that year to be “Outstanding”.

²³ Results for 2024-25 Plan Year are as of December 31, 2024 (Plan Year ends March 31, 2025).

The peer goals for new community development loans and investments are shown in Table 10.

Table 10

Peer Goals for New Community Development Loans & Investments ²⁴		
Peer ²⁵	Satisfactory	Outstanding
MERRICK BANK	0.50%	0.75%
NELNET BANK	0.50%	0.60%
OPTUM BANK, INC.	0.45%	0.65%
MEDALLION BANK (current)	0.40%	0.60%
FINWISE BANK	0.40%	0.60%
PRIME ALLIANCE BANK	0.40%	0.60%
FIRST ELECTRONIC BANK	0.40%	0.60%
WEBBANK	0.40%	0.60%
CAPITAL COMMUNITY BANK	0.40%	0.60%
CELTIC BANK	0.40%	0.60%
BMW BANK OF NORTH AMERICA	0.35%	0.50%
SALLIE MAE BANK	0.31%	0.40%
WEX BANK	0.30%	0.40%
UBS BANK USA	0.30%	0.40%
Average (excluding Medallion)	0.39%	0.56%

²⁴ New CRA loans and investments made during the Plan Year, divided by average assets.

²⁵ All Utah banks with CRA strategic plans, non-comparable banks omitted. Sorted by the “Satisfactory” column in descending order.

The peer goals for cumulative community development loans and investments are shown in Table 11.

Table 11

Peer Goals for Cumulative Community Development Loans & Investments ²⁶		
Peer ²⁷	Satisfactory	Outstanding
MEDALLION BANK (current)	1.30%	1.75%
BMW BANK	1.25%	1.75%
WEX BANK	1.25%	1.50%
OPTUM BANK	1.20%	1.60%
NELNET BANK	1.20%	1.45%
SALLIE MAE BANK	1.20%	1.45%
FIRST ELECTRONIC BANK	1.15%	1.50%
WEBBANK	1.15%	1.50%
PRIME ALLIANCE BANK	1.00%	1.50%
CELTIC BANK	0.50%	n/a
Average (excluding Medallion)	1.10%	1.53%

²⁶ Cumulative balance of current Plan Year and all Prior Year outstanding CRA loans and investments, divided by average assets.

²⁷ All Utah banks with CRA strategic plans, non-comparable banks omitted. Sorted by the “Satisfactory” column in descending order.

The peer goals for community development service hours are shown in Table 12.

Table 12

Peer Goals for Community Development Service Hours ²⁸		
Peer ²⁹	Satisfactory	Outstanding
UBS BANK USA	5	7
MEDALLION BANK (current)	5	6
FIRST ELECTRONIC BANK	4.5	6.5
OPTUM BANK, INC.	4.5	6
NELNET BANK	4	5
WEBBANK	4	5
MERRICK BANK	3.5	4.5
CAPITAL COMMUNITY BANK	3	4
SALLIE MAE BANK	3	4
CELTIC BANK	1.75	2.75
Average (excluding Medallion)	3.69	4.97

Summary of Comparative Peer Review

The institutions included in each table above have goals calculated similar to the Bank's respective goal for either: (1) new or current Plan Year CRA loans and investments; (2) cumulative totals, meaning investments and loans from current Plan Year + prior Plan Years' outstanding investments; and (3) service hours per full-time employee, generally based on employees residing in the respective bank's assessment area. The Bank's analysis of its current performance goals and those proposed in this new Plan against the goals of these institutions indicates that the Bank's proposed goals are sufficiently designed to have meaningful community impact and keep the Bank on par with its peers.

For the reasons set forth herein, Bank management and the Board believe that the proposed goals for the Bank are appropriate and will allow the Bank to fully meet its CRA obligations and help to address identified needs in its community.

6. 12 CFR 345.21(b)(6) – The Bank's Public File and Any Written Comments About the Bank's CRA Performance

²⁸ Per full-time employee per year.

²⁹ All Utah banks with CRA strategic plans, non-comparable banks omitted. Sorted by the "Satisfactory" column in descending order.

The Bank maintains a CRA public file in accordance with 12 CFR 345.43 on the Bank's public website, located at <https://www.medallionbank.com/cra-public-file/>. As of the time of this writing, the Bank has not received any written comments about its CRA performance.

7. 12 CFR 345.21(b)(7) – Any Other Information Deemed Relevant by the FDIC

The Bank is not aware of any other contextual information the FDIC should consider in regard to its review and approval of this proposed Strategic Plan.

SECTION 5 – CRA STRATEGIC PLAN

Strategic Plan Goals

As presented in Tables 7, 8, and 9 above, historically, the Bank's measurable Strategic Plan goals and efforts have fallen into three categories of focus, as noted below.

- **New CRA Loans and Investments.** This includes all community development loans and qualified investments (including grants) made during the Plan Year (including loan participations and lines of credit) and includes the renewal or refinancing of loans and lines of credit.
- **Cumulative CRA Loans and Investments.** This includes the outstanding balance of all prior Plan Years' qualified investments plus all new community development loans and qualified investments (including grants) made during the current Plan Year.
- **CRA Service.** This includes the total number of hours of community development service contributed by Bank employees during any given Plan Year.

Measurable Goals

Bank management and the Board believe that the Bank's measurable goals for this new Strategic Plan should continue to fall within the above three categories of focus. As such, the Bank is proposing the following measurable goals for each year of its 2025–2029 CRA Strategic Plan:

Table 13

Proposed CRA Strategic Plan Goals						
Plan Year	Goal 1 New Loans & Investments ÷ Average Assets ³⁰		Goal 2 Cumulative Loans & Investments ÷ Average Assets		Goal 3 Service Hours per Employee ³¹	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
2025	.40%	.60%	1.30%	1.75%	5	6
2026	.40%	.60%	1.30%	1.75%	5	6
2027	.40%	.60%	1.30%	1.75%	5	6
2028	.40%	.60%	1.30%	1.75%	5	6
2029	.40%	.60%	1.30%	1.75%	5	6

The Bank believes that the Strategic Plan goals in Table 13 are measurable, appropriate, and significant given the size and strategic focus of the Bank, its current financial condition, the state of the U.S. and local economies, the size of the Bank's staff, and the other factors previously discussed in this Plan. The Bank's proposed goals also compare favorably to the goals of similarly situated peer institutions and to the Bank's own prior performance.

Goal 1—The proposed goals for new loans and investments are the same as the goals for new loans and investments in the Bank's current Plan. The proposed goals are equal to the mode and greater than the average of the respective peer bank goals.

Goal 2—The proposed goals for cumulative loans and investments are the same as the goals for cumulative loans and investments in the Bank's current Plan. The proposed goal for "Satisfactory" is the highest of the respective peer bank goals, and the proposed goal for "Outstanding" is tied for the highest.

Goal 3—The proposed goals for service hours are equal to the goals for service hours in the Bank's current Plan. The proposed goal for "Satisfactory" is the highest of the respective peer bank goals, and the proposed goal for "Outstanding" is tied for third highest.

³⁰ As reported on Line 9, Schedule RC-K, of the Bank's last 4 quarterly Call Reports.

³¹ CRA service hours divided by average full-time employees living and working within the Bank's assessment area per given Plan Year. Remote employees excluded.

Future Asset Growth (For FDIC Consideration Only)

A table showing the Bank's projected average asset growth through 2029, with the commensurate levels of new and cumulative CRA loans and investments needed to meet the Bank's new performance goals is provided in Exhibit 3.

Strategic Plan Term

Since the Bank's existing Plan expires on March 31, 2025, the Bank proposes that the effective date of the proposed Plan be April 1, 2025. It is proposed that the first period of the Plan be only nine months (from April 1, 2025 to December 31, 2025) and therefore have goals that are prorated to 75%, but that each of the remaining years of the Plan will have twelve months, ending on December 31, and have goals that are not prorated. The Plan will expire on December 31, 2029.

Appropriateness of Strategic Plan Goals

Bank management and the Board believe that the above Strategic Plan goals are appropriate and significant given the size and strategic focus of the Bank, its current financial condition, the state of the U.S. and local economies, the size of the Bank's staff, and other factors previously discussed in this Plan. The goals also compare favorably to those of similarly situated peer institutions, and to the Bank's own prior performance.

Administering and Overseeing the Plan

The Board, having approved this Plan, will oversee the Bank's execution of it and allocate the resources necessary to achieve the Plan's stated goals. The Bank's CRA Officer will report to the Board no less than twice annually on the Bank's performance under this Plan.

The Bank's CRA Officer will oversee the day-to-day administration of the Bank's CRA Program and this Strategic Plan. The CRA Officer will work with Bank management to develop and implement strategies to meet the goals stated in the Plan.

The Bank's CRA Committee, which includes all members of senior management and the Bank's Community Development Coordinator, will review potential CRA lending, investment, and service opportunities to determine which ones best serve the Bank's community credit and other needs, and support the Bank's Strategic Plan goals, consistent with safe and sound banking practices. The CRA Committee will meet no less than quarterly and will review a written report prepared by the CRA Officer outlining the Bank's progress and performance under this Plan.

The Bank's Internal Audit Department will conduct an annual review of the Bank's compliance with the CRA and assess the Bank's efforts and progress in meeting CRA Strategic Plan goals. Internal Audit will report the results of its audit to the Board Audit Committee.

Election of Alternate Method for CRA Performance Evaluation

The Bank elects to decline the selection of an alternative method of CRA performance evaluation. The Bank prefers to be evaluated solely against its CRA loan, investment, and service targets as outlined in this Plan. The Bank firmly believes that achieving the goals defined in this Plan are the most meaningful way the Bank can meet its responsibilities under the CRA.

Reporting Obligations Under the CRA

Nothing in this Plan negates or modifies the need for the Bank to collect, report, or disclose any information required under 12 CFR 345.42 of the FDIC Rules and Regulations. The Bank has grown to the large bank classification, and is therefore required to collect and report, if applicable, small farm, small business, and community development loans originated or purchased each year. The Bank submitted its CRA lending reports for 2023 and 2024 on time, and 2023 was the first year the Bank was required to report. The Bank will continue to report each year as appropriate.

Requests, Approvals, and Submission

In addition to the comments solicited from the agencies listed above, the following steps were taken to solicit additional public comment, gain approval by the Board, and submit the Plan for regulatory approval:

- **Public Comment.** As required by 12 CFR 345.27(d)(2), the Bank formally solicited public comment on the Plan by publishing notice on February 26, 2025 in the Deseret News, a local daily newspaper of general circulation. See Exhibit 4 for proof of publication. See Exhibit 5 for a listing of Plan requests and comments received.
- **Board Approval.** The Board reviewed the Plan at its regularly scheduled meeting on July 25, 2024, and approved the Plan for submission to the FDIC.
- **Submission of Plan to FDIC.** The Plan was submitted to the FDIC's San Francisco Regional Office on .

FDIC Request for Approval

The Bank respectfully affirms that it has fulfilled the regulatory requirements for strategic plans, including those governing development of the Plan and the involvement of the public in the determination of community needs. As established herein, the Bank's CRA performance context supports the Bank's measurable Plan goals. FDIC approval of the Bank's Strategic Plan is appropriate under the FDIC's criteria for evaluation as outlined in 12 CFR 345.27(g)(3)(i) – (iii).

For the reasons set forth above, the Bank respectfully requests FDIC approval of this Strategic Plan.

Bank Contact Information

For information regarding this Plan, please contact:

Jon Allen
SVP, Chief Compliance Officer, CRA Officer
1100 E 6600 South, Ste 510
Salt Lake City, UT 84121
Email address: jalien@medallionbank.com

SECTION 6 – Exhibits

List of Exhibits

- Exhibit 1. FFIEC Census Report for Salt Lake County
- Exhibit 2. Consolidated Reports of Condition and Income (as of December 31, 2024)
- Exhibit 3. Average Assets and CRA Loans and Investments Growth Projections (FDIC only)
- Exhibit 4. Proof of Publication (FDIC only)
- Exhibit 5. Requests for Copies of Proposed Plan and Comments Received Regarding Proposed Plan (FDIC only)

2024 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 035 - SALT LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	82.90	\$115,400	\$95,667	\$74,911	2987	39.71	1186	278	539
49	035	1002.00	Upper	No	159.08	\$115,400	\$183,578	\$143,750	1333	15.38	205	311	575
49	035	1003.06	Moderate	No	59.03	\$115,400	\$68,121	\$53,341	6043	67.95	4106	779	1055
49	035	1003.07	Middle	No	86.01	\$115,400	\$99,256	\$77,719	4968	77.56	3853	1046	1195
49	035	1003.08	Moderate	No	56.43	\$115,400	\$65,120	\$50,996	4025	76.12	3064	446	679
49	035	1005.00	Moderate	No	73.85	\$115,400	\$85,223	\$66,735	5893	52.03	3066	1155	1643
49	035	1006.00	Moderate	No	52.78	\$115,400	\$60,908	\$47,700	6699	56.05	3755	1749	2352
49	035	1007.00	Moderate	No	79.02	\$115,400	\$91,189	\$71,406	2683	27.02	725	702	1204
49	035	1008.00	Middle	No	83.48	\$115,400	\$96,336	\$75,435	2562	25.96	665	310	311
49	035	1010.00	Upper	No	155.82	\$115,400	\$179,816	\$140,804	3127	16.89	528	993	1422
49	035	1011.01	Middle	No	107.48	\$115,400	\$124,032	\$97,121	1973	21.59	426	277	594
49	035	1011.02	Middle	No	110.23	\$115,400	\$127,205	\$99,609	3431	22.65	777	493	509
49	035	1012.00	Upper	No	150.25	\$115,400	\$173,389	\$135,766	3972	19.74	784	1165	1466
49	035	1014.01	Low	No	29.20	\$115,400	\$33,697	\$26,389	2171	44.22	960	8	24
49	035	1014.02	Unknown	No	0.00	\$115,400	\$0	\$0	4339	40.56	1760	6	51
49	035	1015.00	Upper	No	144.21	\$115,400	\$166,418	\$130,313	3288	23.91	786	395	872
49	035	1016.00	Middle	No	93.27	\$115,400	\$107,634	\$84,286	3742	24.40	913	494	817
49	035	1017.00	Moderate	No	74.18	\$115,400	\$85,604	\$67,031	3582	29.56	1059	326	806
49	035	1018.00	Moderate	No	72.62	\$115,400	\$83,803	\$65,625	3347	27.31	914	373	879
49	035	1019.00	Moderate	No	57.92	\$115,400	\$66,840	\$52,344	3103	33.13	1028	144	127
49	035	1020.00	Moderate	No	77.29	\$115,400	\$89,193	\$69,844	2837	31.79	902	360	756
49	035	1021.00	Moderate	No	54.54	\$115,400	\$62,939	\$49,286	2378	38.10	906	219	108
49	035	1023.00	Middle	No	98.72	\$115,400	\$113,923	\$89,205	3153	43.29	1365	290	494
49	035	1025.01	Moderate	No	74.97	\$115,400	\$86,515	\$67,743	3134	47.13	1477	203	162
49	035	1025.02	Upper	No	124.68	\$115,400	\$143,881	\$112,667	2062	32.93	679	221	35
49	035	1026.00	Moderate	No	71.47	\$115,400	\$82,476	\$64,583	4391	60.99	2678	843	1542

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49	035	1027.01	Moderate	No	57.79	\$115,400	\$66,690	\$52,226	4752	66.84	3176	1049	1659
49	035	1027.02	Moderate	No	66.40	\$115,400	\$76,626	\$60,000	3704	77.27	2862	541	784
49	035	1028.01	Moderate	No	58.07	\$115,400	\$67,013	\$52,477	5919	70.15	4152	1388	1888
49	035	1028.02	Moderate	No	69.97	\$115,400	\$80,745	\$63,233	4888	70.95	3468	557	959
49	035	1029.00	Moderate	No	58.87	\$115,400	\$67,936	\$53,203	5768	49.24	2840	390	841
49	035	1030.00	Middle	No	96.59	\$115,400	\$111,465	\$87,281	2756	31.68	873	712	1310
49	035	1031.00	Middle	No	111.04	\$115,400	\$128,140	\$100,337	4144	31.61	1310	1046	1625
49	035	1032.00	Middle	No	108.17	\$115,400	\$124,828	\$97,750	4433	24.97	1107	996	1636
49	035	1033.00	Middle	No	108.50	\$115,400	\$125,209	\$98,044	4256	20.68	880	665	1411
49	035	1034.00	Middle	No	103.61	\$115,400	\$119,566	\$93,625	4167	19.58	816	1087	1974
49	035	1035.00	Upper	No	142.37	\$115,400	\$164,295	\$128,646	4031	15.50	625	1097	1748
49	035	1036.00	Upper	No	166.39	\$115,400	\$192,014	\$150,357	2671	14.15	378	844	1131
49	035	1037.00	Upper	No	123.67	\$115,400	\$142,715	\$111,750	2631	11.90	313	843	1095
49	035	1038.00	Upper	No	169.32	\$115,400	\$195,395	\$153,000	2325	15.27	355	697	966
49	035	1039.00	Middle	No	116.39	\$115,400	\$134,314	\$105,174	3605	17.75	640	1187	1478
49	035	1040.00	Upper	No	175.83	\$115,400	\$202,908	\$158,889	3302	14.66	484	952	1177
49	035	1041.00	Upper	No	201.96	\$115,400	\$233,062	\$182,500	2941	15.03	442	969	996
49	035	1042.00	Upper	No	172.49	\$115,400	\$199,053	\$155,867	6895	16.81	1159	2275	2298
49	035	1043.00	Middle	No	111.17	\$115,400	\$128,290	\$100,455	2901	21.23	616	459	799
49	035	1044.00	Upper	No	171.19	\$115,400	\$197,553	\$154,688	2067	8.42	174	586	768
49	035	1047.00	Middle	No	111.58	\$115,400	\$128,763	\$100,828	4818	16.33	787	1477	1906
49	035	1048.00	Middle	No	104.21	\$115,400	\$120,258	\$94,167	5263	16.23	854	1343	2043
49	035	1049.00	Middle	No	86.08	\$115,400	\$99,336	\$77,782	3135	29.12	913	760	1390
49	035	1101.03	Upper	No	152.32	\$115,400	\$175,777	\$137,639	3562	12.69	452	1261	1648
49	035	1101.04	Upper	No	224.10	\$115,400	\$258,611	\$202,500	5557	15.78	877	1806	2104
49	035	1101.05	Upper	No	189.68	\$115,400	\$218,891	\$171,397	2011	13.48	271	665	814
49	035	1101.06	Upper	No	140.28	\$115,400	\$161,883	\$126,765	2519	12.66	319	639	1394
49	035	1102.00	Upper	No	122.72	\$115,400	\$141,619	\$110,893	5070	13.16	667	1508	1932
49	035	1103.00	Middle	No	114.49	\$115,400	\$132,121	\$103,457	5802	16.94	983	1597	2144

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49	035	1104.01	Middle	No	119.06	\$115,400	\$137,395	\$107,589	3401	21.41	728	777	824
49	035	1104.02	Upper	No	127.88	\$115,400	\$147,574	\$115,556	3873	15.03	582	965	1187
49	035	1105.00	Upper	No	129.65	\$115,400	\$149,616	\$117,155	6425	12.67	814	1803	2094
49	035	1106.00	Upper	No	121.51	\$115,400	\$140,223	\$109,798	5825	12.12	706	1571	1816
49	035	1107.01	Middle	No	92.79	\$115,400	\$107,080	\$83,846	3798	24.54	932	591	910
49	035	1107.02	Middle	No	105.07	\$115,400	\$121,251	\$94,942	5199	14.71	765	1300	1737
49	035	1108.00	Middle	No	92.25	\$115,400	\$106,457	\$83,364	5813	16.26	945	1715	1699
49	035	1109.00	Upper	No	153.15	\$115,400	\$176,735	\$138,393	4923	12.63	622	1251	1626
49	035	1110.01	Upper	No	161.16	\$115,400	\$185,979	\$145,625	4594	10.34	475	1237	1549
49	035	1110.02	Upper	No	140.68	\$115,400	\$162,345	\$127,120	5627	19.03	1071	1330	1731
49	035	1111.04	Upper	No	120.52	\$115,400	\$139,080	\$108,910	2982	18.95	565	844	966
49	035	1111.05	Moderate	No	59.51	\$115,400	\$68,675	\$53,777	3847	26.62	1024	1179	1319
49	035	1111.06	Middle	No	105.33	\$115,400	\$121,551	\$95,179	3118	19.37	604	937	1036
49	035	1111.07	Middle	No	89.06	\$115,400	\$102,775	\$80,481	3090	22.52	696	445	832
49	035	1111.08	Upper	No	134.62	\$115,400	\$155,351	\$121,645	3332	14.56	485	1044	1115
49	035	1111.09	Upper	No	133.70	\$115,400	\$154,290	\$120,820	3233	15.74	509	1217	1169
49	035	1112.01	Middle	No	98.95	\$115,400	\$114,188	\$89,417	2632	20.48	539	681	812
49	035	1112.02	Middle	No	98.85	\$115,400	\$114,073	\$89,323	4664	21.87	1020	912	1166
49	035	1113.02	Upper	No	138.65	\$115,400	\$160,002	\$125,286	5878	12.90	758	1919	2169
49	035	1113.04	Upper	No	124.21	\$115,400	\$143,338	\$112,237	3692	14.14	522	940	1343
49	035	1113.05	Middle	No	115.82	\$115,400	\$133,656	\$104,659	3872	15.39	596	1209	1483
49	035	1113.06	Middle	No	111.47	\$115,400	\$128,636	\$100,729	2454	17.64	433	455	510
49	035	1114.00	Moderate	No	70.60	\$115,400	\$81,472	\$63,801	6976	41.03	2862	1118	1989
49	035	1115.00	Moderate	No	58.89	\$115,400	\$67,959	\$53,214	2529	53.06	1342	219	400
49	035	1116.01	Middle	No	86.80	\$115,400	\$100,167	\$78,438	4449	54.60	2429	407	702
49	035	1116.02	Low	No	43.40	\$115,400	\$50,084	\$39,220	6762	51.88	3508	458	492
49	035	1117.01	Low	No	45.76	\$115,400	\$52,807	\$41,356	5452	54.68	2981	677	1328
49	035	1117.02	Moderate	No	71.87	\$115,400	\$82,938	\$64,946	4407	42.11	1856	864	1514

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49	035	1118.01	Middle	No	96.07	\$115,400	\$110,865	\$86,813	5762	31.43	1811	1307	1633
49	035	1118.02	Middle	No	85.42	\$115,400	\$98,575	\$77,188	2777	25.89	719	675	1063
49	035	1119.03	Middle	No	90.49	\$115,400	\$104,425	\$81,767	4113	30.03	1235	1187	1521
49	035	1119.04	Middle	No	89.44	\$115,400	\$103,214	\$80,819	3624	25.36	919	888	910
49	035	1119.05	Moderate	No	51.58	\$115,400	\$59,523	\$46,615	3806	29.98	1141	621	858
49	035	1119.06	Moderate	No	70.95	\$115,400	\$81,876	\$64,118	4524	42.06	1903	473	631
49	035	1120.01	Moderate	No	69.98	\$115,400	\$80,757	\$63,241	3362	27.54	926	746	1028
49	035	1120.02	Middle	No	91.85	\$115,400	\$105,995	\$83,003	4871	22.81	1111	1115	1126
49	035	1121.01	Low	No	43.69	\$115,400	\$50,418	\$39,487	5058	55.04	2784	272	445
49	035	1121.02	Middle	No	95.81	\$115,400	\$110,565	\$86,582	5041	23.75	1197	1025	1174
49	035	1122.01	Middle	No	100.14	\$115,400	\$115,562	\$90,488	5018	17.46	876	1572	1701
49	035	1122.02	Middle	No	103.57	\$115,400	\$119,520	\$93,589	4005	21.52	862	1114	1498
49	035	1123.01	Middle	No	86.51	\$115,400	\$99,833	\$78,173	3815	24.40	931	938	1091
49	035	1123.02	Middle	No	99.83	\$115,400	\$115,204	\$90,208	3623	17.47	633	1049	1139
49	035	1124.02	Middle	No	83.11	\$115,400	\$95,909	\$75,100	7498	48.77	3657	1018	1874
49	035	1124.04	Moderate	No	65.35	\$115,400	\$75,414	\$59,053	4578	41.00	1877	423	635
49	035	1124.05	Moderate	No	71.69	\$115,400	\$82,730	\$64,786	6241	43.68	2726	388	746
49	035	1124.06	Moderate	No	67.73	\$115,400	\$78,160	\$61,201	3394	59.46	2018	366	548
49	035	1125.01	Middle	No	82.21	\$115,400	\$94,870	\$74,292	4027	28.09	1131	1104	1407
49	035	1125.03	Moderate	No	76.13	\$115,400	\$87,854	\$68,795	4832	31.21	1508	1465	1860
49	035	1125.04	Middle	No	93.25	\$115,400	\$107,611	\$84,263	2995	26.98	808	470	677
49	035	1125.05	Moderate	No	79.30	\$115,400	\$91,512	\$71,660	3972	29.03	1153	826	1112
49	035	1126.04	Middle	No	89.95	\$115,400	\$103,802	\$81,286	4767	20.45	975	1384	1491
49	035	1126.08	Upper	No	128.54	\$115,400	\$148,335	\$116,154	5165	15.55	803	1474	1723
49	035	1126.09	Upper	No	128.44	\$115,400	\$148,220	\$116,061	5402	14.59	788	1487	1760
49	035	1126.10	Middle	No	84.90	\$115,400	\$97,975	\$76,724	6292	31.93	2009	1392	1685
49	035	1126.11	Middle	No	115.00	\$115,400	\$132,710	\$103,922	6681	20.45	1366	1711	2089
49	035	1126.12	Middle	No	96.69	\$115,400	\$111,580	\$87,372	5440	26.32	1432	1021	1198
49	035	1126.13	Middle	No	112.84	\$115,400	\$130,217	\$101,968	5264	18.56	977	1346	1446

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49	035	1126.14	Upper	No	145.86	\$115,400	\$168,322	\$131,806	3575	13.01	465	1223	1304
49	035	1126.15	Upper	No	145.25	\$115,400	\$167,619	\$131,250	2340	12.74	298	725	782
49	035	1126.16	Upper	No	133.94	\$115,400	\$154,567	\$121,033	4239	14.96	634	1215	1280
49	035	1126.17	Upper	No	166.84	\$115,400	\$192,533	\$150,757	3354	12.76	428	966	991
49	035	1126.18	Middle	No	119.53	\$115,400	\$137,938	\$108,015	3911	18.18	711	939	1078
49	035	1126.19	Upper	No	146.85	\$115,400	\$169,465	\$132,699	3111	15.81	492	960	1027
49	035	1126.20	Moderate	No	65.25	\$115,400	\$75,299	\$58,966	3206	19.15	614	978	1052
49	035	1126.21	Middle	No	93.21	\$115,400	\$107,564	\$84,226	5540	34.53	1913	1037	1274
49	035	1127.00	Moderate	No	79.34	\$115,400	\$91,558	\$71,696	5671	26.04	1477	1141	1514
49	035	1128.04	Upper	No	124.28	\$115,400	\$143,419	\$112,304	5429	17.37	943	1400	1605
49	035	1128.05	Upper	No	125.59	\$115,400	\$144,931	\$113,484	5319	19.98	1063	1347	1530
49	035	1128.12	Middle	No	95.77	\$115,400	\$110,519	\$86,544	5774	21.15	1221	1590	1821
49	035	1128.13	Upper	No	152.20	\$115,400	\$175,639	\$137,532	5410	13.01	704	1516	1603
49	035	1128.14	Upper	No	204.56	\$115,400	\$236,062	\$184,844	4960	12.32	611	1519	1719
49	035	1128.15	Upper	No	178.45	\$115,400	\$205,931	\$161,250	5126	14.77	757	1495	1561
49	035	1128.16	Upper	No	159.46	\$115,400	\$184,017	\$144,097	5906	11.41	674	1418	1576
49	035	1128.18	Unknown	No	0.00	\$115,400	\$0	\$0	3159	36.37	1149	0	0
49	035	1128.21	Upper	No	150.06	\$115,400	\$173,169	\$135,598	7038	16.20	1140	1761	2067
49	035	1128.22	Middle	No	112.96	\$115,400	\$130,356	\$102,071	5269	29.97	1579	1088	1223
49	035	1128.23	Middle	No	107.28	\$115,400	\$123,801	\$96,944	6165	23.49	1448	1319	1571
49	035	1128.24	Upper	No	121.15	\$115,400	\$139,807	\$109,477	5722	30.01	1717	645	807
49	035	1128.25	Middle	No	97.55	\$115,400	\$112,573	\$88,152	4874	30.51	1487	838	1108
49	035	1128.26	Upper	No	163.07	\$115,400	\$188,183	\$147,351	5253	9.27	487	1222	1455
49	035	1128.27	Upper	No	126.18	\$115,400	\$145,612	\$114,023	10862	21.11	2293	1699	1832
49	035	1128.28	Upper	No	183.59	\$115,400	\$211,863	\$165,900	5063	13.35	676	1278	1294
49	035	1128.29	Middle	No	80.26	\$115,400	\$92,620	\$72,528	3181	27.51	875	645	795
49	035	1128.30	Upper	No	120.46	\$115,400	\$139,011	\$108,849	5027	20.63	1037	1493	1689
49	035	1128.31	Upper	No	175.15	\$115,400	\$202,123	\$158,269	3398	24.54	834	851	1279

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49	035	1129.04	Middle	No	91.60	\$115,400	\$105,706	\$82,771	6352	42.02	2669	1540	1884
49	035	1129.05	Upper	No	124.74	\$115,400	\$143,950	\$112,722	5295	25.23	1336	1583	1715
49	035	1129.07	Middle	No	97.35	\$115,400	\$112,342	\$87,974	4705	33.24	1564	1022	1121
49	035	1129.12	Middle	No	116.72	\$115,400	\$134,695	\$105,476	2648	28.21	747	737	811
49	035	1129.13	Middle	No	104.80	\$115,400	\$120,939	\$94,700	5158	23.85	1230	1356	1486
49	035	1129.14	Middle	No	97.62	\$115,400	\$112,653	\$88,214	6548	30.70	2010	1681	2011
49	035	1129.16	Middle	No	85.15	\$115,400	\$98,263	\$76,947	4736	42.34	2005	741	1095
49	035	1129.17	Middle	No	97.87	\$115,400	\$112,942	\$88,444	4168	32.61	1359	1037	1333
49	035	1129.18	Middle	No	80.54	\$115,400	\$92,943	\$72,783	5362	38.64	2072	1068	1370
49	035	1129.20	Middle	No	92.49	\$115,400	\$106,733	\$83,575	5155	29.00	1495	1197	1405
49	035	1129.21	Middle	No	92.40	\$115,400	\$106,630	\$83,500	4280	28.39	1215	968	1107
49	035	1130.07	Middle	No	118.41	\$115,400	\$136,645	\$107,000	4947	17.59	870	1336	1361
49	035	1130.08	Upper	No	145.00	\$115,400	\$167,330	\$131,028	6285	15.99	1005	1820	1868
49	035	1130.10	Upper	No	141.50	\$115,400	\$163,291	\$127,860	7371	13.53	997	1998	2063
49	035	1130.11	Upper	No	137.83	\$115,400	\$159,056	\$124,549	6567	17.63	1158	1634	1789
49	035	1130.12	Upper	No	141.84	\$115,400	\$163,683	\$128,173	5837	16.52	964	1860	1967
49	035	1130.13	Upper	No	134.05	\$115,400	\$154,694	\$121,133	6130	14.16	868	1364	1428
49	035	1130.14	Middle	No	105.13	\$115,400	\$121,320	\$95,000	5273	15.32	808	1619	1690
49	035	1130.16	Upper	No	159.54	\$115,400	\$184,109	\$144,167	7420	14.31	1062	1658	1754
49	035	1130.17	Middle	No	104.33	\$115,400	\$120,397	\$94,280	7279	13.68	996	1686	2203
49	035	1130.21	Middle	No	108.26	\$115,400	\$124,932	\$97,829	5887	30.75	1810	1632	1699
49	035	1130.22	Upper	No	149.30	\$115,400	\$172,292	\$134,911	7589	20.45	1552	1779	2096
49	035	1130.23	Middle	No	114.97	\$115,400	\$132,675	\$103,890	6756	22.88	1546	1674	1762
49	035	1130.24	Upper	No	142.68	\$115,400	\$164,653	\$128,929	5388	17.22	928	1156	1156
49	035	1130.25	Middle	No	116.87	\$115,400	\$134,868	\$105,605	5320	26.77	1424	1057	1198
49	035	1131.01	Middle	No	99.14	\$115,400	\$114,408	\$89,583	7013	33.18	2327	1846	2167
49	035	1131.02	Middle	No	118.11	\$115,400	\$136,299	\$106,728	3766	20.69	779	1105	1143
49	035	1131.05	Upper	No	123.58	\$115,400	\$142,611	\$111,667	7886	14.58	1150	1590	1834
49	035	1131.08	Upper	No	120.19	\$115,400	\$138,699	\$108,611	4035	26.25	1059	986	1174

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1131.09	Upper	No	144.18	\$115,400	\$166,384	\$130,283	4823	16.79	810	1183	1387
49	035	1131.10	Middle	No	107.00	\$115,400	\$123,478	\$96,686	4399	14.87	654	1142	1231
49	035	1131.11	Upper	No	144.03	\$115,400	\$166,211	\$130,153	5210	17.41	907	1025	1106
49	035	1131.12	Upper	No	121.65	\$115,400	\$140,384	\$109,930	3726	15.03	560	1000	1000
49	035	1131.13	Middle	No	97.56	\$115,400	\$112,584	\$88,162	11122	28.72	3194	1836	2014
49	035	1131.14	Middle	No	83.70	\$115,400	\$96,590	\$75,637	9861	28.29	2790	1286	1509
49	035	1133.07	Moderate	No	68.73	\$115,400	\$79,314	\$62,109	7413	72.99	5411	1314	1802
49	035	1133.08	Moderate	No	63.33	\$115,400	\$73,083	\$57,226	5196	66.34	3447	702	1340
49	035	1133.09	Moderate	No	77.19	\$115,400	\$89,077	\$69,754	5111	55.06	2814	983	1265
49	035	1133.10	Moderate	No	62.65	\$115,400	\$72,298	\$56,613	3143	49.95	1570	517	780
49	035	1133.11	Moderate	No	50.76	\$115,400	\$58,577	\$45,871	4900	60.47	2963	739	1336
49	035	1133.12	Low	No	38.73	\$115,400	\$44,694	\$35,000	3859	69.78	2693	339	682
49	035	1133.13	Moderate	No	60.26	\$115,400	\$69,540	\$54,453	3993	58.18	2323	326	477
49	035	1133.14	Moderate	No	59.45	\$115,400	\$68,605	\$53,726	2821	66.71	1882	360	453
49	035	1134.06	Moderate	No	57.23	\$115,400	\$66,043	\$51,719	6787	68.48	4648	936	1448
49	035	1134.08	Middle	No	81.05	\$115,400	\$93,532	\$73,241	7119	47.56	3386	1328	1632
49	035	1134.09	Middle	No	93.20	\$115,400	\$107,553	\$84,219	5049	45.04	2274	1315	1479
49	035	1134.10	Middle	No	80.73	\$115,400	\$93,162	\$72,955	6805	50.99	3470	1264	1646
49	035	1134.11	Middle	No	86.59	\$115,400	\$99,925	\$78,250	2808	51.92	1458	686	726
49	035	1134.12	Middle	No	99.52	\$115,400	\$114,846	\$89,934	3018	59.38	1792	600	705
49	035	1134.13	Middle	No	86.59	\$115,400	\$99,925	\$78,250	5980	40.70	2434	1252	1539
49	035	1134.14	Middle	No	107.44	\$115,400	\$123,986	\$97,083	6530	49.33	3221	1407	1610
49	035	1134.15	Middle	No	93.15	\$115,400	\$107,495	\$84,175	5951	57.82	3441	1372	1400
49	035	1135.05	Moderate	No	76.74	\$115,400	\$88,558	\$69,350	6558	46.84	3072	1396	1871
49	035	1135.09	Moderate	No	70.51	\$115,400	\$81,369	\$63,720	7826	70.94	5552	1232	1769
49	035	1135.10	Middle	No	96.17	\$115,400	\$110,980	\$86,902	3357	41.23	1384	1010	1049
49	035	1135.11	Moderate	No	71.93	\$115,400	\$83,007	\$65,000	3900	39.90	1556	901	1028
49	035	1135.12	Moderate	No	70.08	\$115,400	\$80,872	\$63,333	3417	42.11	1439	403	600

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1135.13	Middle	No	80.08	\$115,400	\$92,412	\$72,364	6186	42.84	2650	1078	1298
49	035	1135.14	Moderate	No	61.55	\$115,400	\$71,029	\$55,625	6757	56.45	3814	821	1561
49	035	1135.15	Middle	No	82.92	\$115,400	\$95,690	\$74,933	6168	28.31	1746	1660	1968
49	035	1135.20	Middle	No	81.49	\$115,400	\$94,039	\$73,641	4101	44.75	1835	920	1180
49	035	1135.21	Moderate	No	77.32	\$115,400	\$89,227	\$69,868	6493	42.05	2730	1580	1891
49	035	1135.22	Middle	No	104.32	\$115,400	\$120,385	\$94,271	3281	30.87	1013	1003	1039
49	035	1135.23	Moderate	No	72.14	\$115,400	\$83,250	\$65,188	6102	42.04	2565	1498	1865
49	035	1135.26	Middle	No	84.29	\$115,400	\$97,271	\$76,167	5793	47.61	2758	1267	1416
49	035	1135.27	Middle	No	84.38	\$115,400	\$97,375	\$76,250	4241	43.22	1833	1152	1241
49	035	1135.28	Middle	No	95.67	\$115,400	\$110,403	\$86,454	4976	38.75	1928	1498	1578
49	035	1135.32	Middle	No	105.36	\$115,400	\$121,585	\$95,208	3259	28.14	917	859	968
49	035	1135.33	Middle	No	104.81	\$115,400	\$120,951	\$94,712	4918	23.65	1163	1257	1428
49	035	1135.36	Moderate	No	69.61	\$115,400	\$80,330	\$62,900	4201	62.08	2608	516	1133
49	035	1135.37	Middle	No	103.19	\$115,400	\$119,081	\$93,250	3699	43.74	1618	829	1030
49	035	1135.38	Middle	No	85.53	\$115,400	\$98,702	\$77,292	3105	53.69	1667	680	746
49	035	1135.39	Middle	No	94.24	\$115,400	\$108,753	\$85,156	4883	54.70	2671	965	1087
49	035	1135.40	Middle	No	102.06	\$115,400	\$117,777	\$92,222	5367	39.56	2123	1462	1532
49	035	1135.41	Middle	No	111.65	\$115,400	\$128,844	\$100,893	2545	43.34	1103	521	569
49	035	1135.42	Middle	No	105.23	\$115,400	\$121,435	\$95,093	4018	39.37	1582	906	980
49	035	1135.43	Middle	No	119.33	\$115,400	\$137,707	\$107,832	4478	23.05	1032	1154	1202
49	035	1135.44	Middle	No	108.57	\$115,400	\$125,290	\$98,107	4050	53.98	2186	959	1035
49	035	1135.45	Middle	No	118.46	\$115,400	\$136,703	\$107,045	3791	65.34	2477	739	816
49	035	1136.00	Moderate	No	65.21	\$115,400	\$75,252	\$58,924	5498	53.49	2941	1382	1652
49	035	1137.01	Middle	No	86.55	\$115,400	\$99,879	\$78,207	4160	47.52	1977	1008	1143
49	035	1137.02	Moderate	No	67.82	\$115,400	\$78,264	\$61,288	2619	46.35	1214	625	830
49	035	1138.01	Moderate	No	75.43	\$115,400	\$87,046	\$68,167	5939	55.04	3269	1235	1563
49	035	1138.02	Moderate	No	62.77	\$115,400	\$72,437	\$56,719	4371	60.44	2642	968	1177
49	035	1138.04	Middle	No	102.58	\$115,400	\$118,377	\$92,694	4809	54.96	2643	1299	1404
49	035	1138.05	Middle	No	108.54	\$115,400	\$125,255	\$98,083	4178	52.01	2173	663	926

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1139.03	Middle	No	100.13	\$115,400	\$115,550	\$90,478	5403	43.35	2342	1311	1610
49	035	1139.04	Middle	No	86.75	\$115,400	\$100,110	\$78,395	6039	42.89	2590	1594	1720
49	035	1139.05	Moderate	No	78.27	\$115,400	\$90,324	\$70,725	7667	48.26	3700	1615	1819
49	035	1139.06	Moderate	No	63.30	\$115,400	\$73,048	\$57,200	4888	37.11	1814	716	1200
49	035	1139.08	Moderate	No	75.70	\$115,400	\$87,358	\$68,409	5272	45.18	2382	1213	1422
49	035	1139.09	Upper	No	127.26	\$115,400	\$146,858	\$115,000	4119	29.89	1231	938	1002
49	035	1140.00	Middle	No	104.44	\$115,400	\$120,524	\$94,375	4344	32.07	1393	628	186
49	035	1141.00	Upper	No	130.17	\$115,400	\$150,216	\$117,625	3582	17.67	633	649	959
49	035	1142.00	Middle	No	114.81	\$115,400	\$132,491	\$103,750	5161	27.94	1442	1392	1567
49	035	1143.01	Moderate	No	56.82	\$115,400	\$65,570	\$51,343	5511	49.14	2708	849	925
49	035	1143.02	Middle	No	105.17	\$115,400	\$121,366	\$95,040	2833	30.04	851	657	816
49	035	1143.03	Upper	No	137.50	\$115,400	\$158,675	\$124,250	10724	31.65	3394	1970	2070
49	035	1143.04	Middle	No	99.78	\$115,400	\$115,146	\$90,168	5801	33.87	1965	1068	1180
49	035	1145.00	Middle	No	85.32	\$115,400	\$98,459	\$77,100	7487	61.99	4641	1245	1732
49	035	1146.01	Upper	No	134.00	\$115,400	\$154,636	\$121,083	5315	14.41	766	1469	1585
49	035	1146.02	Upper	No	152.69	\$115,400	\$176,204	\$137,979	2083	9.60	200	658	705
49	035	1147.00	Moderate	No	74.26	\$115,400	\$85,696	\$67,107	4620	53.23	2459	1373	1597
49	035	1148.00	Upper	No	276.67	\$115,400	\$319,277	\$250,001	3654	15.49	566	1294	1318
49	035	1151.07	Upper	No	150.74	\$115,400	\$173,954	\$136,211	6431	13.98	899	1350	1470
49	035	1151.08	Middle	No	110.79	\$115,400	\$127,852	\$100,110	8083	20.59	1664	2043	2258
49	035	1151.09	Middle	No	83.26	\$115,400	\$96,082	\$75,234	7272	29.50	2145	904	938
49	035	1152.10	Upper	No	149.42	\$115,400	\$172,431	\$135,024	8274	20.32	1681	1756	1929
49	035	1152.11	Middle	No	107.82	\$115,400	\$124,424	\$97,432	7033	29.72	2090	913	1003
49	035	9800.00	Unknown	No	0.00	\$115,400	\$0	\$0	16	31.25	5	0	0
49	035	9801.00	Unknown	No	0.00	\$115,400	\$0	\$0	10	30.00	3	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

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	MEDALLION BANK
City	SALT LAKE CITY
State	UT
Zip Code	84121
Call Report Report Date	12/31/2024
Report Type	051
RSSD-ID	3228908
FDIC Certificate Number	57449
OCC Charter Number	0
ABA Routing Number	124085228
Last updated on	1/30/2025



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

Report at the close of business December 31, 2024

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

(20241231)

(RCON 9999)

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

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

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.

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.

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **57449** (RSSD 9050)

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

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

MEDALLION BANK

Legal Title of Bank (RSSD 9017)

SALT LAKE CITY

City (RSSD 9130)

UT

State Abbreviation (RSSD 9200)

84121

Zip Code (RSSD 9220)

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

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

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

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Area Code / Phone Number / Extension (TEXT C493)

CONF

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C369)

CONF

Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Area Code / Phone Number / Extension (TEXT C374)

CONF

Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Contact Information(Form Type - 051)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			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.....	TEBTC876	CONF	4.d.2.
3. E-mail Address.....	TEBTC877	CONF	4.d.3.
4. Telephone.....	TEBTC878	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	0	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	0	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	255	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	268,659	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans ¹	RIAD4058	0	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	268,914	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions ²	RIAD4115	3,579	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	103	1.d.1.
2. Mortgage-backed securities.....	RIADB489	1,182	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	672	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	229	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	274,679	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	0	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	708	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	69,655	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	0	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	20	2.b.
c. Other interest expense.....	RIADGW44	127	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c).....	RIAD4073	70,510	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	204,169	3.
4. Provisions for credit losses ³	RIADJJ33	75,845	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ²	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	0	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.
2. Income from insurance activities ³	RIADHT74	0	5.d.2.

- 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"
- Includes interest income on time certificates of deposit not held for trading.
- Institutions should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- Includes underwriting income from insurance and reinsurance activities.

Dollar amounts in thousands

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	-410	5.k.
l. Other noninterest income [*]	RIADB497	3,100	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	2,690	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	19,985	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	1,167	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	28,641	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	49,793	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	81,221	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴	RIADHT70	-17	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	81,204	8.c.
9. Applicable income taxes (on item 8.c).....	RIAD4302	20,623	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	60,581	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	60,581	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	60,581	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	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	135	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	00000000	M.7.
8. Not applicable			M.8.

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, 2023, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2024, would report 20240301.

Dollar amounts in thousands

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	No	M.11.
12. Not applicable			M.12.
13. Not applicable			M.13.
14. Not applicable			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, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	351,793	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors [*]	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	351,793	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	60,581	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	6,047	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	24,000	9.
10. Other comprehensive income ¹	RIADB511	49	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	382,376	12.

*. Describe on Schedule RI-E - Explanations.

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

*. 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	120	RIAD4608	4,987		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	87,384	RIADK206	19,027		5.c.
6. Not applicable						6.
7. All other loans ²	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8).....	RIAD4635	87,504	RIAD4605	24,014		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, 2023, 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, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	79,283	RIADJH88	0	RIADJH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	24,014	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	87,504	RIADJH92	0	RIADJH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets.....	RIAD5523	0	RIADJJ00	0	RIADJJ01	0	4.
5. Provisions for credit losses ¹	RIAD4230	75,845	RIADJH90	0	RIADJH96	0	5.
6. Adjustments (see instructions for this schedule) [*]	RIADC233	0	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	91,638	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).....	RIADJJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCONJJ03	0	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	0	M.7.

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

Schedule RI-C - Disaggregated Data on the Allowances for Credit 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, 2023, Report of Condition.

Dollar amounts in thousands		(Column A) Amortized Cost		(Column B) Allowance Balance	
1. Real estate loans:					1.
a. Construction loans.....	RCONJJ04	0	RCONJJ12	0	1.a.
b. Commercial real estate loans.....	RCONJJ05	0	RCONJJ13	0	1.b.
c. Residential real estate loans.....	RCONJJ06	0	RCONJJ14	0	1.c.
2. Commercial loans ²	RCONJJ07	0	RCONJJ15	0	2.
3. Credit cards.....	RCONJJ08	0	RCONJJ16	0	3.
4. Other consumer loans.....	RCONJJ09	2,253,499	RCONJJ17	91,638	4.
5. Unallocated, if any.....			RCONJJ18	0	5.
6. Total (sum of items 1.a through 5) ³	RCONJJ11	2,253,499	RCONJJ19	91,638	6.

Dollar amounts in thousands			
Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.			
7. Securities issued by states and political subdivisions in the U.S.....	RCONJJ20	0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCONJJ21	0	8.
9. Asset-backed securities and structured financial products.....	RCONJJ23	0	9.
10. Other debt securities.....	RCONJJ24	0	10.
11. Total (sum of items 7 through 10) ⁴	RCONJJ25	0	11.

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

Schedule RI-E - 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	0 1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0 1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0 1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0 1.d.
e. Safe deposit box rent.....	RIADC015	0 1.e.
f. Bank card and credit card interchange fees.....	RIADF555	0 1.f.
g. Income and fees from wire transfers.....	RIADT047	0 1.g.
h. Disclose component and the dollar amount of that component:		1.h.
(TEXT4461) CRA Receivable Income	RIAD4461	541 1.h.1.
i. Disclose component and the dollar amount of that component:		1.i.
(TEXT4462) Strategic Partnership Program Fee Income	RIAD4462	1,781 1.i.1.
j. Disclose component and the dollar amount of that component:		1.j.
(TEXT4463) NR	RIAD4463	0 1.j.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:		2.
a. Data processing expenses.....	RIADC017	0 2.a.
b. Advertising and marketing expenses.....	RIAD0497	0 2.b.
c. Directors' fees.....	RIAD4136	0 2.c.
d. Printing, stationery, and supplies.....	RIADC018	0 2.d.
e. Postage.....	RIAD8403	0 2.e.
f. Legal fees and expenses.....	RIAD4141	0 2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF 2.g.
h. Accounting and auditing expenses.....	RIADF556	0 2.h.
i. Consulting and advisory expenses.....	RIADF557	0 2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0 2.j.
k. Telecommunications expenses.....	RIADF559	0 2.k.
l. Other real estate owned expenses.....	RIADY923	0 2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0 2.m.
n. Disclose component and the dollar amount of that component:		2.n.
(TEXT4464) Servicing Expense	RIAD4464	10,123 2.n.1.
o. Disclose component and the dollar amount of that component:		2.o.
(TEXT4467) Collection Expense	RIAD4467	6,181 2.o.1.
p. Disclose component and the dollar amount of that component:		2.p.
(TEXT4468) NR	RIAD4468	0 2.p.1.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:		3.a.
(TEXTFT29) NR	RIADFT29	0 3.a.1.
3. Applicable income tax effect.....	RIADFT30	0 3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:		3.b.
(TEXTFT31) NR	RIADFT31	0 3.b.1.
3. Applicable income tax effect.....	RIADFT32	0 3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		4.
a. Disclose component and the dollar amount of that component:		4.a.

Dollar amounts in thousands

(TEXTB526) NR	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.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) Capital Contribution	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):			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets ¹	RIADJJ27	0	6.a.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4521) NR	RIAD4521	0	6.b.1.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4522) NR	RIAD4522	0	6.c.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. Institutions should report initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets after the adoption of FASB ASC Topic 326.

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	681	1.a.
b. Interest-bearing balances ²	RCON0071	119,453	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	54,805	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCONJA22	1,731	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	6,060	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	128,226	4.a.
b. Loans and leases held for investment.....	RCONB528	2,249,613	4.b.
c. LESS: Allowance for credit losses on loans and leases.....	RCON3123	91,638	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCONB529	2,157,975	4.d.
5. Trading assets.....	RCON3545	0	5.
6. Premises and fixed assets (including right-of-use assets).....	RCON2145	2,858	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	0	10.
11. Other assets (from Schedule RC-F) ⁶	RCON2160	81,902	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	2,553,691	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	2,094,763	13.a.
1. Noninterest-bearing ⁷	RCON6631	0	13.a.1.
2. Interest-bearing.....	RCON6636	2,094,763	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased ⁸	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase ⁹	RCONB995	0	14.b.
15. Trading liabilities.....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCON3190	35,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹⁰	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	41,552	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	2,171,315	21.
22. Not applicable			22.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Institutions 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.
- 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.
- Includes all securities resale agreements, regardless of maturity.
- Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements, regardless of maturity.
- Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

23. Perpetual preferred stock and related surplus.....	RCON3838	68,787	23.
24. Common stock.....	RCON3230	1,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	77,500	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	239,569	26.a.
b. Accumulated other comprehensive income ¹	RCONB530	-4,480	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	382,376	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	382,376	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	2,553,691	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 2023.....			
<i>To be reported with the March Report of Condition.</i>			
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	M.2.

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	1,997	RCONHT53	2,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	17,373	RCON8499	15,937	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	26,466	RCONHT57	22,961	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	0	RCONG315	0	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	15,191	RCONK145	13,907	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments ²					RCONMG95	NR			7.
8. Total (sum of items 1 through 7) ³	RCON1754	0	RCON1771	0	RCON1772	61,027	RCON1773	54,805	8.

Dollar amounts in thousands

1. Pledged securities ¹	RCON0416	0	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	1,558	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	988	M.2.a.2.
3. Over one year through three years.....	RCONA551	3,931	M.2.a.3.
4. Over three years through five years.....	RCONA552	1,789	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	7,483	M.2.a.5.
6. Over 15 years.....	RCONA554	16,094	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	1,587	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	87	M.2.b.2.
3. Over one year through three years.....	RCONA557	44	M.2.b.3.
4. Over three years through five years.....	RCONA558	589	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	2,254	M.2.b.5.
6. Over 15 years.....	RCONA560	18,399	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁵			M.2.c.
1. Three years or less.....	RCONA561	0	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	2,561	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.
5. Not applicable			M.5.
6. Not applicable			M.6.

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	
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	RCONPU98	0	RCONPU99	0	RCONPV00	0
				RCONPV01	0	M.7.

- 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).
- This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.
- The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.
- 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 credit losses on loans and leases or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

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	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	0	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	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	0	1.c.2.a.
b. Secured by junior liens.....	RCON5368	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	0	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	0	3.
4. Commercial and industrial loans.....	RCON1766	0	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	0	6.a.
b. Other revolving credit plans.....	RCONB539	0	6.b.
c. Automobile loans.....	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	2,377,839	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	0	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	2,377,839	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. Loan modifications to borrowers experiencing financial difficulty 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 M.1.a.1.

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

RCONK159 0 M.1.a.2.

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

RCONF576 0 M.1.b.

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

RCONK160 0 M.1.c.

d. Secured by nonfarm nonresidential properties:

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

RCONK161 0 M.1.d.1.

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

RCONK162 0 M.1.d.2.

e. Commercial and industrial loans.....

RCONK256 0 M.1.e.

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

RCONK165 0 M.1.f.

1. Loans secured by farmland.....

RCONK166 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.....

RCONK098 0 M.1.f.4.a.

b. Automobile loans.....

RCONK203 0 M.1.f.4.b.

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

RCONK204 0 M.1.f.4.c.

Memorandum item 1.f.(5) is to be completed by:

* Banks with \$300 million or more in total assets

* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans

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

RCONK168 0 M.1.f.5.

g. Total loan modifications to borrowers experiencing financial difficulty 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):

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 0 M.2.a.1.

2. Over three months through 12 months.....

RCONA565 0 M.2.a.2.

3. Over one year through three years.....

RCONA566 0 M.2.a.3.

4. Over three years through five years.....

RCONA567 0 M.2.a.4.

5. Over five years through 15 years.....

RCONA568 0 M.2.a.5.

6. Over 15 years.....

RCONA569 0 M.2.a.6.

b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:^{1, 3}

1. Three months or less.....

RCONA570 22,648 M.2.b.1.

2. Over three months through 12 months.....

RCONA571 3,053 M.2.b.2.

3. Over one year through three years.....

RCONA572 52,994 M.2.b.3.

4. Over three years through five years.....

RCONA573 94,111 M.2.b.4.

5. Over five years through 15 years.....

RCONA574 2,192,851 M.2.b.5.

6. Over 15 years.....

RCONA575 0 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 3,726 M.2.c.

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

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

Dollar amounts in thousands

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.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....	RCON5370	0	M.4.
5. Not applicable			M.5.
6. Not applicable			M.6.
7. Not applicable			M.7.
<i>Memorandum item 8.a is to be completed semiannually in the June and December reports only.</i>			
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of 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).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	0	M.9.
10. Not applicable			M.10.

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		(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	
Memorandum item 12 is to be completed semiannually in the June and December reports only.					
12. Loans (not considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year.....	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.				M.13.
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).....	RCONG376	NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))..	RIADG377	NR		M.13.b.
Memorandum item 14 is to be completed by all banks.				
14. Pledged loans and leases.....	RCONG378	101,392		M.14.
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages:				M.15.
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).....	RCONPR04	0		M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	RCONPR05	0		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	RCONPR06	0		M.15.c.
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).....	RCONLE75	0		M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24	CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25	CONF		M.17.b.

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.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.).....	RCON5563	NR	2.b.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	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	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.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....	RCON5577	NR	6.b.

Dollar amounts in thousands		(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	0		RCONB550	2,084,397 1.
2. U.S. Government.....	RCON2202	0		RCON2520	4,750 2.
3. States and political subdivisions in the U.S.....	RCON2203	0		RCON2530	0 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	0		RCONB552	5,615 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	0	RCON2210 0	RCON2385	2,094,762 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	0	M.1.a.
b. Total brokered deposits.....	RCON2365	2,075,322	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05	2,075,322	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	882,670	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	0	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	10,365	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0	M.1.g.
<i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i>			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	0	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	0	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	0	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	9,075	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	2,075,322	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	10,365	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	0	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	0	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	296,186	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	588,916	M.3.a.2.
3. Over one year through three years.....	RCONHK09	884,702	M.3.a.3.
4. Over three years.....	RCONHK10	315,883	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	885,102	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	0	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	0	M.4.a.2.
3. Over one year through three years.....	RCONHK14	0	M.4.a.3.
4. Over three years.....	RCONHK15	0	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222	0	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	No	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, 2023, 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	15,083	1.
2. Net deferred tax assets ³	RCON2148	14,036	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	3,047	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	0	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	49,736	6.
a. Prepaid expenses.....	RCON2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. Not applicable			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	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	Click here for value	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	Click here for value	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	81,902	7.

(TEXT3549) Due from affiliates

(TEXT3550) Other Assets - Asset Based (under)

(TEXT3551) Taxes Receivable (under)

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	5,585	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	21,504	1.b.
2. Net deferred tax liabilities ²	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2938	14,463	4.
a. Accounts payable.....	RCON3066	5,379	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	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	41,552	5.

1. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	64,347	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCONB558	2,180	2.
3. Mortgage-backed securities ²	RCONB559	45,171	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes ²	RCONB560	15,194	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	5,078	5.
6. Loans:			6.
a. Total loans.....	RCON3360	2,372,654	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	0	6.b.1.
2. All other loans secured by real estate.....	RCON3466	1,619	6.b.2.
c. Commercial and industrial loans.....	RCON3387	1,125	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	2,369,910	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets ⁴	RCON3368	2,489,698	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	0	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	12,388	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	2,058,678	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	0	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	2,204	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>	RCON3386	0	M.1.
1. Loans to finance agricultural production and other loans to farmers ²			

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, 2023, 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, 2023, Report of Condition.

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

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	0	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	0	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	0	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	0	1.e.1.
2. Loans to depository financial institutions.....	RCONPV10	0	1.e.2.
3. Loans to nondepository financial institutions.....	RCONPV11	0	1.e.3.
4. All other unused commitments.....	RCONJ459	2,768	1.e.4.
2. Financial standby letters of credit.....	RCON3819	0	2.
3. Performance standby letters of credit.....	RCON3821	0	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.
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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. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0	11.b.

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

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	0	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	0	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	0	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	0	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	2,000	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	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	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	0	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	35,000	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	35,000	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	35,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8. Internet website addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

- 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.
- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- 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.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- 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	No 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	35,000	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	No	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Not applicable			13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ¹	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries ¹	RCONK194	0	14.b.
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.
16. International remittance transfers offered to consumers: ¹			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	0	16.a.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			16.b.
1. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	NR	16.b.2.

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

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

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

Dollar amounts in thousands

3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ²			17.
a. Number of PPP loans outstanding.....	RCONLG26	0	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	0	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.

(TEXT4087) www.medallionbank.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	0	RCONC237	0	RCONC229	0	1c2a
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1c2b
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	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	84,449	RCONK217	0	RCONK218	12,181	5.c.
6. Not applicable							6.
7. All other loans ¹	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	84,449	RCON1407	0	RCON1403	12,181	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.
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. Loan modifications to borrowers experiencing financial difficulty 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.

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		
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
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 loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 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 loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) ²	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, 2023, Report of Condition.
2. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

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

M.5.

Dollar amounts in thousands	
6. Not applicable	

M.6.

Dollar amounts in thousands	
Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.	
7. Additions to nonaccrual assets during the previous six months.....	RCONC410 51,532
8. Nonaccrual assets sold during the previous six months.....	RCONC411 0

M.7.

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	
	RCONPV23	0	RCONPV24	0	RCONPV25	0
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7.....						

M.9.

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	2,100,348	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	2,489,698	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	385,858	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.....	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	2,096,567	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	595	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	3,780	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	7	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	0	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	0	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	0	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	0	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, 2023, Report of Condition.</i>			
	RCON5597	2,036	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	78,500	1.
2. Retained earnings ¹	RCOAKW00	243,729	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	1	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-4,480	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	317,749	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	0	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	-4,480	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	0	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP850	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.			10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	322,229	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	322,229	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	68,787	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	68,787	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	68,787	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	391,016	26.

Dollar amounts in thousands

27. Average total consolidated assets ²	RCOAKW03	2,493,857	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	0	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	2,493,857	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	15.6792%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	0	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) ¹	RCOANC99	NR	31.b.

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

39. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	39.
40. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	41.
42. Adjusted allowances for credit losses (AACL) ²	RCOA5310	31,123	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	31,123	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	31,123	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	422,139	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	2,429,349	48.

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

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	13.2640%	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	16.0955%	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	17.3766%	51.

Dollar amounts in thousands

52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	8.7640%	52.
53. Eligible retained income ³	RCOAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter ⁴	RCOAH314	NR	54.

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2. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
 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.
 2. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
 3. 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%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCOND957 120,135	RCONS396 0	RCOND958 119,454				RCOND959 681	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities ³	RCOND961 0	RCONS399 0	RCOND962 0	RCONHJ74 0	RCONHJ75 0		RCOND963 0	RCOND964 0	RCOND965 0	RCONS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 56,536	RCONS402 -6,222	RCOND967 3,534	RCONHJ76 0	RCONHJ77 0		RCOND968 40,119	RCOND969 17,373	RCOND970 1,732	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 6,060		RCOND972 0				RCOND973 6,060	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0	4.c.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.

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

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCONH275 0	RCONH276 0	4.b.

[illegible]

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ¹¹								RCONH285 0	RCONH286 0	5.c.
d. All other exposures.....								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for credit losses on loans and leases										6.
7. Trading assets.....		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets ¹²	RCONH293 0	RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance.....								RCONH296 0	RCONH297 0	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 0	RCONH299 0	8.b.

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

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 ²	RCONS475 0	RCONS476 0	RCONS477 0	RCONS478 0	RCONS479 0 9.a.
b. Available-for-sale securities.....	RCONS480 0	RCONS481 0	RCONS482 0	RCONS483 0	RCONS484 0 9.b.
c. Trading assets.....	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488 0	RCONS489 0 9.c.
d. All other on-balance sheet securitization exposures.....	RCONS490 0	RCONS491 0	RCONS492 0	RCONS493 0	RCONS494 0 9.d.
10. Off-balance sheet securitization exposures.....	RCONS495 0	RCONS496 0	RCONS497 0	RCONS498 0	RCONS499 0 10.

2. Institutions should report as a negative number in column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
11. Total balance sheet assets ¹⁴	RCON2170 2,553,691	RCONS500 -97,860	RCOND987 122,988	RCONHJ90 0	RCONHJ91 0		RCOND988 46,860	RCOND989 17,373	RCOND990 2,452,149	RCONS503 12,181	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	
Dollar amounts in thousands									
11. Total balance sheet assets ¹⁴	RCONS504 0	RCONS505 0	RCONS506 0	RCONS507 0			RCONS510 0	RCONH300 0	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%	
Dollar amounts in thousands											
12. Financial standby letters of credit	RCOND991 0	RCOND992 0	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 0	RCONS511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 0	RCOND998 0	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 0	RCONS512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0	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%	
Dollar amounts in thousands											
16. Repo-style transactions ²¹	RCONS515 0	RCONS516 0	RCONS517 0	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 0	RCONS523 0	16.
17. All other off-balance sheet liabilities	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											18.
a. Original maturity of one year or less	RCONS525 0	RCONS526 0	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 0	RCONS531 0	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.....										RCONG624 2,767	RCONG625 1,384	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 1,384	RCONS539 0	18.b.
19. Unconditionally cancelable commitments.....										RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives.....											RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives.....											RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) ²²										RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions ²⁴				RCONH301 0	RCONH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						18.
a. Original maturity of one year or less.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) ²⁵	RCONH198 0	RCONH199 0	RCONH200 0			22.

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

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONG630 122,988	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 46,860	RCONG632 17,373	RCONG633 2,453,533	RCONS561 12,181	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 9,372	RCONG636 8,687	RCONG637 2,453,533	RCONS572 18,272	25.

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONS562 0	RCONS563 0	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS573 0	RCONS574 0	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....	RCONS580	2,489,864	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess AACL and allocated risk transfer risk reserve ²⁷	RCONB704	2,489,864	28.
29. LESS: Excess AACL ²⁸	RCONA222	60,515	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	2,429,349	31.
Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	0	M.1.

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCONS582	0	RCONS583	0	RCONS584	0	M.2.a.
b. Foreign exchange rate and gold.....	RCONS585	0	RCONS586	0	RCONS587	0	M.2.b.
c. Credit (investment grade reference asset).....	RCONS588	0	RCONS589	0	RCONS590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	RCONS591	0	RCONS592	0	RCONS593	0	M.2.d.
e. Equity.....	RCONS594	0	RCONS595	0	RCONS596	0	M.2.e.
f. Precious metals (except gold).....	RCONS597	0	RCONS598	0	RCONS599	0	M.2.f.
g. Other.....	RCONS600	0	RCONS601	0	RCONS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCONS603	0	RCONS604	0	RCONS605	0	M.3.a.
b. Foreign exchange rate and gold.....	RCONS606	0	RCONS607	0	RCONS608	0	M.3.b.
c. Credit (investment grade reference asset).....	RCONS609	0	RCONS610	0	RCONS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCONS612	0	RCONS613	0	RCONS614	0	M.3.d.
e. Equity.....	RCONS615	0	RCONS616	0	RCONS617	0	M.3.e.
f. Precious metals (except gold).....	RCONS618	0	RCONS619	0	RCONS620	0	M.3.f.
g. Other.....	RCONS621	0	RCONS622	0	RCONS623	0	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets:			M.4.
a. Loans and leases held for investment.....	RCONJJ30	0	M.4.a.
b. Held-to-maturity debt securities.....	RCONJJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....	RCONJJ32	0	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).

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

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	M.1.a.
b. Interest-bearing deposits.....	RCONJ266	NR	RCONJ267	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	NR	RCONJ270	NR	M.1.c.
d. State, county, and municipal obligations.....	RCONJ272	NR	RCONJ273	NR	M.1.d.
e. Money market mutual funds.....	RCONJ275	NR	RCONJ276	NR	M.1.e.
f. Equity mutual funds.....	RCONJ278	NR	RCONJ279	NR	M.1.f.
g. Other mutual funds.....	RCONJ281	NR	RCONJ282	NR	M.1.g.
h. Common trust funds and collective investment funds.....	RCONJ284	NR	RCONJ285	NR	M.1.h.
i. Other short-term obligations.....	RCONJ287	NR	RCONJ288	NR	M.1.i.
j. Other notes and bonds.....	RCONJ290	NR	RCONJ291	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCONJ293	NR	RCONJ294	NR	M.1.k.
l. Other common and preferred stocks.....	RCONJ296	NR	RCONJ297	NR	M.1.l.
m. Real estate mortgages.....	RCONJ299	NR	RCONJ300	NR	M.1.m.
n. Real estate.....	RCONJ302	NR	RCONJ303	NR	M.1.n.
o. Miscellaneous assets.....	RCONJ305	NR	RCONJ306	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	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

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
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	NR	RCONJ314	NR
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	
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.				M.3.
3. Collective investment funds and common trust funds:				
a. Domestic equity.....	RCONB931	NR	RCONB932	NR
b. International/Global equity.....	RCONB933	NR	RCONB934	NR
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR
d. Taxable bond.....	RCONB937	NR	RCONB938	NR
e. Municipal bond.....	RCONB939	NR	RCONB940	NR
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR

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 credit losses on loans and leases attributable to retail credit card fees and finance charges.....	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 should report assets net of any applicable allowance for credit losses.

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