

# Consolidated Report of Income

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

### Schedule RI—Income Statement

|   | Dollar Amounts in Thousands |       | RIAD | Amount |          |
|---|-----------------------------|-------|------|--------|----------|
| 1. Interest income:   |                             |       |      |        |          |
| a. Interest and fee income on loans:  |                             |       |      |        |          |
| (1) Loans secured by real estate:   |                             |       |      |        |          |
| (a) Loans secured by 1-4 family residential properties.....   | 4435                        | 567   |      |        | 1.a.1.a. |
| (b) All other loans secured by real estate.....   | 4436                        | 1,942 |      |        | 1.a.1.b. |
| (2) Commercial and industrial loans.....  | 4012                        | 1,378 |      |        | 1.a.2.   |
| (3) Loans to individuals for household, family, and other personal expenditures:  |                             |       |      |        |          |
| (a) Credit cards.....   | B485                        | 0     |      |        | 1.a.3.a. |
| (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....                            | B486                        | 75    |      |        | 1.a.3.b. |
| (4) Not applicable  |                             |       |      |        |          |
| (5) All other loans (1).....  | 4058                        | 255   |      |        | 1.a.5.   |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....   | 4010                        | 4,217 |      |        | 1.a.6.   |
| b. Income from lease financing receivables.....   | 4065                        | 0     |      |        | 1.b.     |
| c. Interest income on balances due from depository institutions (2).....  | 4115                        | 743   |      |        | 1.c.     |
| d. Interest and dividend income on securities:  |                             |       |      |        |          |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....                                 | B488                        | 112   |      |        | 1.d.1.   |
| (2) Mortgage-backed securities.....   | B489                        | 866   |      |        | 1.d.2.   |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....                                     | 4060                        | 674   |      |        | 1.d.3.   |
| e. Not applicable   |                             |       |      |        |          |
| f. Interest income on federal funds sold and securities purchased under agreements to resell.....   | 4020                        | 0     |      |        | 1.f.     |
| g. Other interest income.....   | 4518                        | 0     |      |        | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....   | 4107                        | 6,612 |      |        | 1.h.     |
| 2. Interest expense:  |                             |       |      |        |          |
| a. Interest on deposits:  |                             |       |      |        |          |
| (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | 4508                        | 22    |      |        | 2.a.1.   |
| (2) Nontransaction accounts:  |                             |       |      |        |          |
| (a) Savings deposits (includes MMDAs).....  | 0093                        | 316   |      |        | 2.a.2.a. |
| (b) Time deposits of \$250,000 or less.....   | HK03                        | 30    |      |        | 2.a.2.b. |
| (c) Time deposits of more than \$250,000.....   | HK04                        | 80    |      |        | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....   | 4180                        | 0     |      |        | 2.b.     |
| c. Other interest expense.....  | GW44                        | 72    |      |        | 2.c.     |
| d. Not applicable   |                             |       |      |        |          |
| e. Total interest expense (sum of items 2.a through 2.d.).....  | 4073                        | 520   |      |        | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e.).....   | 4074                        | 6,092 |      |        | 3.       |
| 4. Provision for loan and lease losses (3).....   | JJ33                        | 25    |      |        | 4.       |

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

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

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

Schedule RI—Continued

|  | Dollar Amounts in Thousands | Year-to-date |        |        |
|--|-----------------------------|--------------|--------|--------|
|  |                             | RIAD         | Amount |        |
| 5. Noninterest income:   |                             |              |        |        |
| a. Income from fiduciary activities (1).....   |                             | 4070         | 0      | 5.a.   |
| b. Service charges on deposit accounts.....  |                             | 4080         | 26     | 5.b.   |
| c. Not applicable  |                             |              |        |        |
| d. Income from securities-related and insurance activities:  |                             |              |        |        |
| (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....   |                             | HT73         | 0      | 5.d.1. |
| (2) Income from insurance activities (2).....  |                             | HT74         | 0      | 5.d.2. |
| e. Not applicable  |                             |              |        |        |
| f. Net servicing fees.....   |                             | B492         | 0      | 5.f.   |
| g. and h. Not applicable   |                             |              |        |        |
| i. Net gains (losses) on sales of loans and leases.....  |                             | 5416         | 37     | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....   |                             | 5415         | 0      | 5.j.   |
| k. Net gains (losses) on sales of other assets (3).....  |                             | B496         | 0      | 5.k.   |
| l. Other noninterest income*.....  |                             | B497         | 359    | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....  | 4079                        |              | 422    | 5.m.   |
| 6. a. Realized gains (losses) on held-to-maturity securities.....  | 3521                        |              | 0      | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....  | 3196                        |              | (166)  | 6.b.   |
| 7. Noninterest expense:  |                             |              |        |        |
| a. Salaries and employee benefits.....   |                             | 4135         | 2,322  | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....  |                             | 4217         | 397    | 7.b.   |
| c. (1) Goodwill impairment losses.....   |                             | C216         | 0      | 7.c.1. |
| (2) Amortization expense and impairment losses for other intangible assets.....  |                             | C232         | 0      | 7.c.2. |
| d. Other noninterest expense*.....   |                             | 4092         | 1,598  | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....   | 4093                        |              | 4,317  | 7.e.   |
| 8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | HT69                        |              | 2,006  | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....  | HT70                        |              | 0      | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....  | 4301                        |              | 2,006  | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....  | 4302                        |              | 419    | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....  | 4300                        |              | 1,587  | 10.    |
| 11. Discontinued operations, net of applicable income taxes*.....  | FT28                        |              | 0      | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....   | G104                        |              | 1,587  | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....  | G103                        |              | 0      | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....  | 4340                        |              | 1,587  | 14.    |

\* Describe on Schedule RI-E - Explanations

- 1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- 2 Includes underwriting income from insurance and reinsurance activities.
- 3 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
- 4 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

**Schedule RI—Continued**

**Memoranda**

|   | Year-to-date |          |         |
|---|--------------|----------|---------|
|   | RIAD         | Amount   |         |
| Dollar Amounts in Thousands   |              |          |         |
| 1. and 2. Not applicable  |              |          |         |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....   | 4313         | 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)).....   | 4507         | 494      | M.4.    |
| 5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....   | 4150         | 21       | M.5.    |
| <i>Memorandum item 6 is to be completed by:</i> <sup>1</sup>  |              |          |         |
| <ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul> |              |          |         |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....  | 4024         | NR       | M.6.    |
| 7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....   | 9106         | 00000000 | M.7.    |
| 8. through 10. Not applicable   |              |          |         |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....   | A530         | NO       | M.11.   |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>   |              |          |         |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....  | F228         | NR       | M.12.   |
| 13. Not applicable  |              |          |         |
| <i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>  |              |          |         |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....  | J321         | 0        | M.14.   |
| <i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>   |              |          |         |
| 15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):   |              |          |         |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....  | H032         | NR       | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....   | H033         | NR       | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....   | H034         | NR       | M.15.c. |
| d. All other service charges on deposit accounts.....   | H035         | NR       | M.15.d. |

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

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

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

### Schedule RI-A—Changes in Bank Equity Capital

| Dollar Amounts in Thousands |   | RIAD | Amount  |     |
|-----------------------------|---|------|---------|-----|
| 1.                          | Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | 3217 | 14,081  | 1.  |
| 2.                          | Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....   | B507 | 0       | 2.  |
| 3.                          | Balance end of previous calendar year as restated (sum of items 1 and 2).....   | B508 | 14,081  | 3.  |
| 4.                          | Net income (loss) attributable to bank (must equal Schedule RI, item 14).....   | 4340 | 1,587   | 4.  |
| 5.                          | Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....   | B509 | (50)    | 5.  |
| 6.                          | Treasury stock transactions, net.....   | B510 | 0       | 6.  |
| 7.                          | Changes incident to business combinations, net.....   | 4356 | 0       | 7.  |
| 8.                          | LESS: Cash dividends declared on preferred stock.....   | 4470 | 146     | 8.  |
| 9.                          | LESS: Cash dividends declared on common stock.....  | 4460 | 0       | 9.  |
| 10.                         | Other comprehensive income (1).....   | B511 | (5,733) | 10. |
| 11.                         | Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....   | 4415 | 0       | 11. |
| 12.                         | Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....  | 3210 | 9,739   | 12. |

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

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

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

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

### Memoranda

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

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

# Schedule RI-B—Continued

## Part I - Continued

### Memoranda - Continued

Memorandum item 3 is to be completed by:<sup>2</sup>

- banks with \$300 million or more in total assets, and
  - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....

Dollar Amounts in Thousands

| (Column A)<br>Charge-offs <sup>1</sup> |        | (Column B)<br>Recoveries |        |
|--|--------|--------------------------|--------|
| Calendar year-to-date                  |        |                          |        |
| RIAD                                   | Amount | RIAD                     | Amount |
|  |        |                          |        |
| 4655                                   | NR     | 4665                     | NR     |

M.3.

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

<sup>2</sup> The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.

## Part II. Changes in Allowances for Credit Losses<sup>1</sup>

|  | (Column A)<br>Loans and Leases<br>Held for Investment |        | (Column B)<br>Held-to-Maturity<br>Debt Securities <sup>2</sup> |        | (Column C)<br>Available-for-Sale<br>Debt Securities <sup>2</sup> |        |
|--|---|--------|--|--------|--|--------|
|  | RIAD  | Amount | RIAD   | Amount | RIAD   | Amount |
| 1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | B522  | 808    | JH88   | NR     | JH94   | NR     |
| 2. Recoveries (column A must equal Part I, item 9, column B, above).....   | 4605  | 0      | JH89   | NR     | JH95   | NR     |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | C079  | 0      | JH92   | NR     | JH98   | NR     |
| 4. LESS: Write-downs arising from transfers of financial assets (3).....   | 5523  | 0      | JJ00   | NR     | JJ01   | NR     |
| 5. Provisions for credit losses (4,5).....   | 4230  | 25     | JH90   | NR     | JH96   | NR     |
| 6. Adjustments* (see instructions for this schedule).....  | C233  | 0      | JH91   | NR     | JH97   | NR     |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | 3123  | 833    | JH93   | NR     | JH99   | NR     |

\* Describe on Schedule RI-E - Explanations.

<sup>1</sup> Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.

<sup>2</sup> Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

<sup>3</sup> Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

<sup>4</sup> Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.

<sup>5</sup> For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

### Memoranda

1. to 4. Not applicable

5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (1).....

6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (1).....

7. Provisions for credit losses on off-balance-sheet credit exposures (1).....

Dollar Amounts in Thousands

| RIAD | Amount |
|------|--------|
|      |        |
| JJ02 | NR     |
| RCON |        |
| JJ03 | NR     |
| RIAD |        |
| MG93 | NR     |

M.5.

M.6.

M.7.

<sup>1</sup> Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

## Schedule RC—Balance Sheet

|   |  | Dollar Amounts in Thousands |         | RCON | Amount  |         |
|---|--|-----------------------------|---------|------|---------|---------|
| <b>Assets</b>   |  |                             |         |      |         |         |
| 1. Cash and balances due from depository institutions:                          |  |                             |         |      |         |         |
| a.  | Noninterest-bearing balances and currency and coin (1)                           |                             |         | 0081 | 1,250   | 1.a.    |
| b.  | Interest-bearing balances (2)  |                             |         | 0071 | 38,587  | 1.b.    |
| 2. Securities:  |  |                             |         |      |         |         |
| a.  | Held-to-maturity securities (from Schedule RC-B, column A) (3)                   |                             |         | JJ34 | 0       | 2.a.    |
| b.  | Available-for-sale debt securities (from Schedule RC-B, column D)                |                             |         | 1773 | 73,212  | 2.b.    |
| c.  | Equity securities with readily determinable fair values not held for trading (4) |                             |         | JA22 | 0       | 2.c.    |
| 3. Federal funds sold and securities purchased under agreements to resell:      |  |                             |         |      |         |         |
| a.  | Federal funds sold   |                             |         | B987 | 0       | 3.a.    |
| b.  | Securities purchased under agreements to resell (5,6)                            |                             |         | B989 | 0       | 3.b.    |
| 4. Loans and lease financing receivables (from Schedule RC-C):                  |  |                             |         |      |         |         |
| a.  | Loans and leases held for sale   |                             |         | 5369 | 806     | 4.a.    |
| b.  | Loans and leases held for investment   | B528                        | 75,049  |      |         | 4.b.    |
| c.  | LESS: Allowance for loan and lease losses (7)                                    | 3123                        | 832     |      |         | 4.c.    |
| d.  | Loans and leases held for investment, net of allowance (item 4.b minus 4.c)      |                             |         | B529 | 74,217  | 4.d.    |
| 5.  | Trading assets   |                             |         | 3545 | 0       | 5.      |
| 6.  | Premises and fixed assets (including capitalized leases)                         |                             |         | 2145 | 10,634  | 6.      |
| 7.  | Other real estate owned (from Schedule RC-M)                                     |                             |         | 2150 | 0       | 7.      |
| 8.  | Investments in unconsolidated subsidiaries and associated companies              |                             |         | 2130 | 0       | 8.      |
| 9.  | Direct and indirect investments in real estate ventures                          |                             |         | 3656 | 0       | 9.      |
| 10.   | Intangible assets (from Schedule RC-M)   |                             |         | 2143 | 0       | 10.     |
| 11.   | Other assets (from Schedule RC-F) (6)  |                             |         | 2160 | 3,850   | 11.     |
| 12.   | Total assets (sum of items 1 through 11)   |                             |         | 2170 | 202,556 | 12.     |
| <b>Liabilities</b>  |  |                             |         |      |         |         |
| 13. Deposits:   |  |                             |         |      |         |         |
| a.  | In domestic offices (sum of totals of columns A and C from Schedule RC-E)        |                             |         | 2200 | 189,299 | 13.a.   |
| (1)   | Noninterest-bearing (8)  | 6631                        | 65,927  |      |         | 13.a.1. |
| (2)   | Interest-bearing   | 6636                        | 123,372 |      |         | 13.a.2. |
| b.  | Not applicable   |                             |         |      |         |         |
| 14. Federal funds purchased and securities sold under agreements to repurchase: |  |                             |         |      |         |         |
| a.  | Federal funds purchased (9)  |                             |         | B993 | 0       | 14.a.   |
| b.  | Securities sold under agreements to repurchase (10)                              |                             |         | B995 | 0       | 14.b.   |
| 15.   | Trading liabilities  |                             |         | 3548 | 0       | 15.     |
| 16.   | Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)       |                             |         | 3190 | 2,653   | 16.     |
| 17. and 18.   | Not applicable   |                             |         |      |         |         |
| 19.   | Subordinated notes and debentures (11)   |                             |         | 3200 | 0       | 19.     |

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

Schedule RC—Continued

|                              |  | Dollar Amounts in Thousands |         |       |
|------------------------------|--|-----------------------------|---------|-------|
|                              |  | RCON                        | Amount  |       |
| <b>Liabilities—continued</b> |  |                             |         |       |
| 20.                          | Other liabilities (from Schedule RC-G).....                              | 2930                        | 865     | 20.   |
| 21.                          | Total liabilities (sum of items 13 through 20).....                      | 2948                        | 192,817 | 21.   |
| 22.                          | Not applicable   |                             |         |       |
| <b>Equity Capital</b>        |  |                             |         |       |
| <b>Bank Equity Capital</b>   |  |                             |         |       |
| 23.                          | Perpetual preferred stock and related surplus.....                       | 3838                        | 2,850   | 23.   |
| 24.                          | Common stock.....  | 3230                        | 210     | 24.   |
| 25.                          | Surplus (excludes all surplus related to preferred stock).....           | 3839                        | 1,205   | 25.   |
| 26.                          | a. Retained earnings.....  | 3632                        | 10,720  | 26.a. |
|                              | b. Accumulated other comprehensive income (1).....                       | B530                        | (5,246) | 26.b. |
|                              | c. Other equity capital components (2).....                              | A130                        | 0       | 26.c. |
| 27.                          | a. Total bank equity capital (sum of items 23 through 26.c).....         | 3210                        | 9,739   | 27.a. |
|                              | b. Noncontrolling (minority) interests in consolidated subsidiaries..... | 3000                        | 0       | 27.b. |
| 28.                          | Total equity capital (sum of items 27.a and 27.b).....                   | G105                        | 9,739   | 28.   |
| 29.                          | Total liabilities and equity capital (sum of items 21 and 28).....       | 3300                        | 202,556 | 29.   |

Memoranda

To be reported with the March Report of Condition.

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

| RCON | Number |      |
|------|--------|------|
| 6724 | NR     | M.1. |

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

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

To be reported with the March Report of Condition.

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

| RCON | Date |      |
|------|------|------|
| 8678 | NR   | M.2. |

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



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

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |          |
|--|---|--------|--|--------|--------------------------|--------|----------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |          |
|  | Dollar Amounts in Thousands   |        |  |        |                          |        |          |
| 1. Loans secured by real estate:   |   |        |  |        |                          |        |          |
| a. Construction, land development, and other land loans:   |   |        |  |        |                          |        |          |
| (1) 1-4 family residential construction loans.....   | F172  | 0      | F174   | 0      | F176                     | 0      | 1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....                                    | F173  | 0      | F175   | 0      | F177                     | 0      | 1.a.2.   |
| b. Secured by farmland.....  | 3493  | 0      | 3494   | 0      | 3495                     | 0      | 1.b.     |
| c. Secured by 1-4 family residential properties:   |   |        |  |        |                          |        |          |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | 5398  | 0      | 5399   | 0      | 5400                     | 41     | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |   |        |  |        |                          |        |          |
| (a) Secured by first liens.....  | C236  | 0      | C237   | 0      | C229                     | 0      | 1.c.2.a. |
| (b) Secured by junior liens.....   | C238  | 0      | C239   | 0      | C230                     | 0      | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties.....  | 3499  | 0      | 3500   | 0      | 3501                     | 0      | 1.d.     |
| e. Secured by nonfarm nonresidential properties:   |   |        |  |        |                          |        |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....   | F178  | 0      | F180   | 0      | F182                     | 230    | 1.e.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | F179  | 0      | F181   | 0      | F183                     | 0      | 1.e.2.   |
| 2. Loans to depository institutions and acceptances of other banks.....  | B834  | 0      | B835   | 0      | B836                     | 0      | 2.       |
| 3. Not applicable  |   |        |  |        |                          |        |          |
| 4. Commercial and industrial loans.....  | 1606  | 408    | 1607   | 0      | 1608                     | 0      | 4.       |
| 5. Loans to individuals for household, family, and other personal expenditures:                                    |   |        |  |        |                          |        |          |
| a. Credit cards.....   | B575  | 0      | B576   | 0      | B577                     | 0      | 5.a.     |
| b. Automobile loans.....   | K213  | 0      | K214   | 0      | K215                     | 0      | 5.b.     |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans).....                   | K216  | 0      | K217   | 0      | K218                     | 0      | 5.c.     |
| 6. Not applicable  |   |        |  |        |                          |        |          |
| 7. All other loans (1).....  | 5459  | 0      | 5460   | 0      | 5461                     | 0      | 7.       |
| 8. Lease financing receivables.....  | 1226  | 0      | 1227   | 0      | 1228                     | 0      | 8.       |
| 9. Total loans and leases (sum of items 1 through 8).....  | 1406  | 408    | 1407   | 0      | 1403                     | 271    | 9.       |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....           | 3505  | 0      | 3506   | 0      | 3507                     | 0      | 10.      |

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

**Schedule RC-N—Continued**

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

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

**Memoranda**

|   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |
|---|---|--------|--|--------|--------------------------|--------|
|   | RCON  | Amount | RCON   | Amount | RCON                     | Amount |
| Dollar Amounts in Thousands   |   |        |  |        |                          |        |
| <i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i> |   |        |  |        |                          |        |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): |   |        |  |        |                          |        |
| a. Construction, land development, and other land loans:  |   |        |  |        |                          |        |
| (1) 1-4 family residential construction loans.....  | K105  | 0      | K106   | 0      | K107                     | 0      |
| (2) Other construction loans and all land development and other land loans.....   | K108  | 0      | K109   | 0      | K110                     | 0      |
| b. Loans secured by 1-4 family residential properties.....  | F661  | 0      | F662   | 0      | F663                     | 0      |
| c. Secured by multifamily (5 or more) residential properties.....   | K111  | 0      | K112   | 0      | K113                     | 0      |
| d. Secured by nonfarm nonresidential properties:  |   |        |  |        |                          |        |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties.....  | K114  | 0      | K115   | 0      | K116                     | 230    |
| (2) Loans secured by other nonfarm nonresidential properties.....   | K117  | 0      | K118   | 0      | K119                     | 0      |
| e. Commercial and industrial loans.....   | K257  | 0      | K258   | 0      | K259                     | 0      |

**Schedule RC-N—Continued**

**Memoranda—Continued**

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |            |
|--|---|--------|--|--------|--------------------------|--------|------------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |            |
| Dollar Amounts in Thousands  |   |        |  |        |                          |        |            |
| 1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....  | K126  | 0      | K127   | 0      | K128                     | 0      | M.1.f.     |
| <i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i> |   |        |  |        |                          |        |            |
| (1) Loans secured by farmland.....   | K130  | 0      | K131   | 0      | K132                     | 0      | M.1.f.1.   |
| (2) and (3) Not applicable   |   |        |  |        |                          |        |            |
| (4) Loans to individuals for household, family, and other personal expenditures:   |   |        |  |        |                          |        |            |
| (a) Credit cards.....  | K274  | 0      | K275   | 0      | K276                     | 0      | M.1.f.4.a. |
| (b) Automobile loans.....  | K277  | 0      | K278   | 0      | K279                     | 0      | M.1.f.4.b. |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans).....  | K280  | 0      | K281   | 0      | K282                     | 0      | M.1.f.4.c. |
| <i>Memorandum item 1.f.5. is to be completed by:<sup>1</sup></i>   |   |        |  |        |                          |        |            |
| • Banks with \$300 million or more in total assets   |   |        |  |        |                          |        |            |
| • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans  |   |        |  |        |                          |        |            |
| (5) Loans to finance agricultural production and other loans to farmers.....   | K138  | NR     | K139   | NR     | K140                     | NR     | M.1.f.5.   |
| 1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....  | HK26  | 0      | HK27   | 0      | HK28                     | 230    | M.1.g.     |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....  | 6558  | 0      | 6559   | 0      | 6560                     | 0      | M.2.       |
| 3. Not applicable  |   |        |  |        |                          |        |            |

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

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

**Schedule RC-N—Continued**

**Memoranda—Continued**

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |
|--|---|--------|--|--------|--------------------------|--------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |
| Dollar Amounts in Thousands  |   |        |  |        |                          |        |
| <i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>   |   |        |  |        |                          |        |
| • banks with \$300 million or more in total assets   |   |        |  |        |                          |        |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: |   |        |  |        |                          |        |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....   | 1594  | NR     | 1597   | NR     | 1583                     | NR     |
| <i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>  |   |        |  |        |                          |        |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....   | C240  | 0      | C241   | 0      | C226                     | 0      |
| 6. Not applicable  |   |        |  |        |                          |        |
| <i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>   |   |        |  |        |                          |        |
| 7. Additions to nonaccrual assets during the previous six months.....  |   |        |  |        |                          |        |
| 8. Nonaccrual assets sold during the previous six months.....  |   |        |  |        |                          |        |

| RCON | Amount |
|------|--------|
| C410 | 41     |
| C411 | 0      |

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

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

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