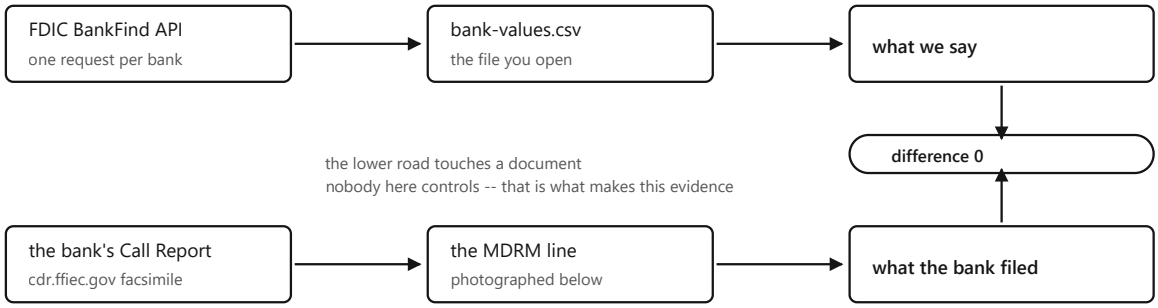
Truist Bank — 2019

FDIC certificate 9846 · 272 values across 4 quarter(s) · every one shown beside the line the bank filed it on



The same figure travels two roads. Only the lower one goes through a document this firm does not control.

> **What this document is.** The left number in each pair is read out of `verified-data/bank-values.csv`, the file the firm opens. The right number is read off the bank's own Call Report as the regulator serves it. The photograph beneath them is that page, cropped to the row, with the filing's own header above it so you can see whose filing it is and for which period.
>
> **To check any of it yourself:** open the filing link under a quarter heading, search the page for the eight-character code (an *MDRM code* — the Federal Reserve's permanent name for one line on the form), and read the number beside it.

This year at a glance

Quarter	Values	Tied to the filing	Not compared, and why	The filing
2019-03-31	68	60	8 computed by the fdic	`https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=03312019`
2019-06-30	68	60	8 computed by the fdic	`https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=06302019`
2019-09-30	68	60	8 computed by the fdic	`https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=09302019`
2019-12-31	68	53	8 computed by the fdic; 7 not comparable (spans a merger)	`https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=12312019`

Quarter ending 2019-03-31

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=03312019`

ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        219,793,000        TIES
filed (RCFD2170)               219,793,000
difference                     0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
RSSD-ID 852320
Last Updated on 5/3/2019

FFIEC 031
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Schedule RC - Balance Sheet

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

12. Total assets (sum of items 1 through 11).....	RCFD2170	**219,793,000**	12.

RCFD2170 · page 19 · row as filed: `12. Total assets (sum of items 1 through 11).....`
`RCFD2170 2`

BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        1,944,000          TIES
filed (RCON2365)               1,944,000
difference                     0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	**3,139,000**	M.1.a.
b. Total brokered deposits.....	RCON2365	**1,944,000**	M.1.b.

RCON2365 · page 33 · row as filed: `b. Total brokered deposits.....`
`RCON23`

DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

```
ours  (bank-values.csv)                168,312,000                TIES
filed (RCON2200+RCFN2200)              168,312,000
difference                             0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	**168,312,000**	13.a.

RCON2200 · page 19 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 168,312,000 13.a.`

b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	**0**	13.b.

RCFN2200 · page 19 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.`

DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

```
ours  (bank-values.csv)                73,321,000                 TIES
filed (RCON5597)                       73,321,000
difference                             0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Dollar amounts in thousands

2. Number of retirement deposit accounts of more than $250,000.....	RCONF048	**442**	M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and	RCON5597	**73,321,000**	M.2.

RCON5597 · page 50 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 73,321,000 M.2.`

EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

```
ours  (bank-values.csv)                56.8620                    COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)          —
difference                             —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          28,680,000          TIES
filed (RCFD3210)                 28,680,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Dollar amounts in thousands			
19. Subordinated notes and debentures[1]	RCFD3200	2,114,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	4,550,000	20.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	28,680,000	27.a.

RCFD3210 · page 20 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 28,680,000 27.a.`

EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          13.0486             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          1,289,000           TIES
filed (RCFD3123)                 1,289,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	1,289,000	4.c.

RCFD3123 · page 19 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,289,000 4`

LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          0.8926              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          6,669,000          TIES
filed (RCFDK137)                 6,669,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

c. Automobile loans	RCFDK137	6,669,000	RCONK137	6,669,000	6.c.

RCFDK137 · page 24 · row as filed: `c. Automobile loans.....`
`RCFDK137 6,669,000 RCONK137 6,669,000 6.c.`

LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          31,205,000          TIES
filed (RCFD1763+RCFD1764)        31,205,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

a. To U.S. addressees (domicile)	RCFD1763	30,561,000	RCON1763	30,561,000	4.a.

RCFD1763 · page 24 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 30,561,000 RCON1763 30,561,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1764	644,000	RCON1764	344,000	4.b.

RCFD1764 · page 24 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 644,000 RCON1764 344,000 4.b.`

LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          6,684,000          TIES
filed (RCFDK207)                 6,684,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	**6,684,000**	RCONK207	**6,684,000**	6.d.

RCFDK207 · page 24 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          2,220,000          TIES
filed (RCFDB538)                 2,220,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

a. Credit cards.....	RCFDB538	**2,220,000**	RCONB538	**2,220,000**	6.a.

RCFDB538 · page 24 · row as filed: `a. Credit cards..... RCFDB538 2,220,000 RCONB538 2,220,000`

LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    144,404,000                    TIES
filed (RCFD5369+RCFDB528)                  144,404,000
difference                                 0
```

read straight off the filing

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Schedule RC - Balance Sheet

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

a. Loans and leases held for sale	RCFD5369	**834,000**	4.a.

RCFD5369 · page 19 · row as filed: `a. Loans and leases held for sale.....`
`RCFD5369 83`

b. Loans and leases held for investment	RCFDB528	**143,570,000**	4.b.

RCFDB528 · page 19 · row as filed: `b. Loans and leases held for investment.....`
`RCFDB528 143,570`

LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    143,115,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         143,115,000
difference                                 0
```

read straight off the filing

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Schedule RC - Balance Sheet

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

a. Loans and leases held for sale	RCFD5369	**834,000**	4.a.

RCFD5369 · page 19 · row as filed: `a. Loans and leases held for sale.....`
`RCFD5369 83`

b. Loans and leases held for investment	RCFDB528	**143,570,000**	4.b.

RCFDB528 · page 19 · row as filed: `b. Loans and leases held for investment.....`
`RCFDB528 143,570`

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	**1,289,000**	4.c.

RCFD3123 · page 19 · row as filed: `c. LESS: Allowance for loan and lease losses7.....`
`RCFD3123 1,289,000 4`

LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

```
ours  (bank-values.csv)                    5,653,000                    TIES
filed (RCONF158+RCONF159)                  5,653,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. 1-4 family residential construction loans.....	RCFDF158	1,306,000	RCONF158	1,306,000	1.a.1.

RCONF158 · page 24 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 1,306,000 RCONF158 1,306,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCFDF159	4,347,000	RCONF159	4,347,000	1.a.2.

RCONF159 · page 24 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 4,347,000 RCONF159 4,347,000 1.a.2.`

LNRELOC

RC-C Pt I 1.c.(1)

```
ours  (bank-values.csv)                    8,074,000                    TIES
filed (RCON1797)                           8,074,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	8,074,000	RCON1797	8,074,000	1.c.1.

RCON1797 · page 24 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    2,670,000                    TIES
filed (RCON1460)                           2,670,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	**2,670,000**	RCON1460	**2,670,000**	1.d.

RCON1460 · page 24 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 2,670,000 RCON1460 2,670,000 1.d.`

LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    26,997,000                   TIES
filed (RCONF160+RCONF161)                  26,997,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	**12,650,000**	RCONF160	**12,650,000**	1.e.1.

RCONF160 · page 24 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 12,650,000 RCONF160 12,650,000 1.e.1.`

2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	**14,347,000**	RCONF161	**14,347,000**	1.e.2.

RCONF161 · page 24 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 14,347,000 RCONF161 14,347,000 1.e.2.`

LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    41,339,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         41,339,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	8,074,000	RCON1797	8,074,000	1.c.1.

RCON1797 · page 24 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens.....	RCFD5367	32,875,000	RCON5367	32,875,000	1.c.2.a.

RCON5367 · page 24 · row as filed: `a. Secured by first liens..... RCFD5367 32,875,000 RCON5367 32,875,000 1.c.2.a.`

b. Secured by junior liens.....	RCFD5368	390,000	RCON5368	390,000	1.c.2.b.

RCON5368 · page 24 · row as filed: `b. Secured by junior liens..... RCFD5368 390,000 RCON5368 390,000 1.c.2.b.`

LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    145.6497                      COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    6,000                         TIES
filed (RCFDK215)                           6,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans.....	RCFDK213	66,000	RCFDK214	5,000	RCFDK215	6,000	5.b.

RCFDK215 · page 46 · row as filed: `b. Automobile loans..... RCFDK213 66,000 RCFDK214 5,000 RCFDK215 6,000 5.b.`

NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    45,000                    TIES
filed (RCFD1253+RCFD1256)                  45,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile)	RCFD1251	39,000	RCFD1252	1,000	RCFD1253	45,000	4.a.

RCFD1253 · page 46 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 39,000 RCFD1252 1,000 RCFD1253 45,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1256 · page 46 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    1,000                     TIES
filed (RCFDK218)                           1,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	46,000	RCFDK217	2,000	RCFDK218	1,000	5.c.

RCFDK218 · page 46 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards	RCFDB575	20,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB577 · page 46 · row as filed: `a. Credit cards..... RCFDB575 20,000 RCFDB576 13,000 RCFDB577 0 5.a.`

NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    12,000               TIES
filed (RCONF176+RCONF177)                  12,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans	RCONF172	8,000	RCONF174	0	RCONF176	1,000	1.a.1.

RCONF176 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 8,000 RCONF174 0 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RCONF173	5,000	RCONF175	1,000	RCONF177	11,000	1.a.2.

RCONF177 · page 46 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    46,000                    TIES
filed (RCON5400)                           46,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	**45,000**	RCON5399	**8,000**	RCON5400	**46,000**	1.c.1.

RCON5400 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    13,000                    TIES
filed (RCON3501)                           13,000
difference                                 0
```

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	**0**	RCON3500	**0**	RCON3501	**13,000**	1.d.

RCON3501 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                169,000                    TIES
filed (RCONF182+RCONF183)              169,000
difference                             0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	6,000	RCONF180	3,000	RCONF182	94,000	1.e.1.

RCONF182 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 6`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	2,000	RCONF181	2,000	RCONF183	75,000	1.e.2.

RCONF183 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 2,000 RCONF181 2,000 RCONF183 75,000 1.e.2.`

NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                176,000                    TIES
filed (RCON5400+RCONC229+RCONC230)     176,000
difference                             0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	45,000	RCON5399	8,000	RCON5400	46,000	1.c.1.

RCON5400 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

a. Secured by first liens.....	RCONC236	492,000	RCONC237	394,000	RCONC229	123,000	1.c.2.a

RCONC229 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 492,000 RCONC237 394,000 RCONC229 123,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b

RCONC230 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    885,000                    TIES
filed (RCFD1407+RCFD1403)                  885,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	740,000	RCFD1407	432,000	RCFD1403	453,000	9.

RCFD1407 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 740,000 RCFD1407 432,000 RCFD1403 453,000 9.`

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	740,000	RCFD1407	432,000	RCFD1403	453,000	9.

RCFD1403 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 740,000 RCFD1407 432,000 RCFD1403 453,000 9.`

NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.6129                     COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.3659                     COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                    4,000                    TIES
filed (RIADK129-RIADK133)                  4,000
difference                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
b. Automobile loans	RIADK129	7,000	RIADK133	3,000	5.b.

RIADK129 · page 12 · row as filed: `b. Automobile loans.....`
`RIADK129 7,000 RIADK133 3,000 5.b.`

b. Automobile loans	RIADK129	7,000	RIADK133	3,000	5.b.

RIADK133 · page 12 · row as filed: `b. Automobile loans.....`
`RIADK129 7,000 RIADK133 3,000 5.b.`

NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                    16,000                   TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618)  16,000
difference                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
a. To U.S. addressees (domicile)	RIAD4645	21,000	RIAD4617	5,000	4.a.

RIAD4645 · page 12 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 21,000 RIAD4617 5,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	0	RIAD4618	0	4.b.

RIAD4646 · page 12 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 0 RIAD4618 0 4.b.`

a. To U.S. addressees (domicile)	RIAD4645	21,000	RIAD4617	5,000	4.a.

RIAD4617 · page 12 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 21,000 RIAD4617 5,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	0	RIAD4618	0	4.b.

RIAD4618 · page 12 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 0 RIAD4618 0 4.b.`

NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    23,000                    TIES
filed (RIADK205-RIADK206)                  23,000
difference                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	30,000	RIADK206	7,000	5.c.

RIADK205 · page 12 · row as filed: `c. loans)..... Other (includes revolving credi`

c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	30,000	RIADK206	7,000	5.c.

RIADK206 · page 12 · row as filed: `c. loans)..... Other (includes revolving credi`

NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    15,000                    TIES
filed (RIADB514-RIADB515)                  15,000
difference                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
a. Credit cards	RIADB514	19,000	RIADB515	4,000	5.a.

RIADB514 · page 12 · row as filed: `a. Credit cards..... RIADB514 19,000 RIADB515 4,000 5.a.`

a. Credit cards	RIADB514	19,000	RIADB515	4,000	5.a.

RIADB515 · page 12 · row as filed: `a. Credit cards..... RIADB514 19,000 RIADB515 4,000 5.a.`

NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.2000                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    -2,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                -2,000
difference                                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0	1.a.1.

RIADC891 · page 12 · row as filed: `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	1,000	RIADC894	3,000	1.a.2.

RIADC893 · page 12 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 1,000 RIADC894 3,000 1.a.2.`

1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0	1.a.1.

RIADC892 · page 12 · row as filed: `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	1,000	RIADC894	3,000	1.a.2.

RIADC894 · page 12 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 1,000 RIADC894 3,000 1.a.2.`

NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    3,000                    TIES
filed (RIAD3588-RIAD3589)                  3,000
difference                                 0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**3,000**	RIAD3589	**0**	1.d.

RIAD3588 · page 12 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 3,000 RIAD3589 0 1.d.`

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**3,000**	RIAD3589	**0**	1.d.

RIAD3589 · page 12 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 3,000 RIAD3589 0 1.d.`

NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          4,000          TIES
filed (RIAD5411+RIAD234+RIAD235-RIAD5412-RIAD217-RIAD218)        4,000
difference                                                       0
```

first quarter: year-to-date IS the quarter

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	3,000	RIAD5412	2,000	1.c.1.

RIAD5411 · page 12 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	5,000	RIADC217	1,000	1.c.2.a.

RIADC234 · page 12 · row as filed: `a. Secured by first liens..... RIADC234 5,000 RIADC217 1,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	0	RIADC218	1,000	1.c.2.b.

RIADC235 · page 12 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 1,000 1.c.2.b.`

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	3,000	RIAD5412	2,000	1.c.1.

RIAD5412 · page 12 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	5,000	RIADC217	1,000	1.c.2.a.

RIADC217 · page 12 · row as filed: `a. Secured by first liens..... RIADC234 5,000 RIADC217 1,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	0	RIADC218	1,000	1.c.2.b.

RIADC218 · page 12 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 1,000 1.c.2.b.`

OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  4,471,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              4,471,000
difference                                               0
```

read straight off the filing

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Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related

a. One year or less	RCFDF055	3,575,000	5.a.1.a.

RCFDF055 · page 43 · row as filed: `a. One year or less.....`
`RCFDF055 3,575,000`

b. Over one year through three years	RCFDF056	1,000	5.a.1.b.

RCFDF056 · page 43 · row as filed: `b. Over one year through three years.....`
`RCFDF056 1,000 5.a.1.b.`

c. Over three years through five years	RCFDF057	1,000	5.a.1.c.

RCFDF057 · page 43 · row as filed: `c. Over three years through five years.....`
`RCFDF057 1,000 5.a.1.c.`

d. Over five years	RCFDF058	894,000	5.a.1.d.

RCFDF058 · page 43 · row as filed: `d. Over five years.....`
`RCFDF058 894,000`

P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                  66,000                    TIES
filed (RCFDK213)                         66,000
difference                               0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans	RCFDK213	66,000	RCFDK214	5,000	RCFDK215	6,000	5.b.

RCFDK213 · page 46 · row as filed: `b. Automobile loans.....`
`RCFDK213 66,000 RCFDK214 5,000 RCFDK215 6,000 5.b.`

P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    40,000                    TIES
filed (RCFD1251+RCFD1254)                  40,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile).....	RCFD1251	39,000	RCFD1252	1,000	RCFD1253	45,000	4.a.

RCFD1251 · page 46 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 39,000 RCFD1252 1,000 RCFD1253 45,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1254 · page 46 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                    46,000                    TIES
filed (RCFDK216)                           46,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	46,000	RCFDK217	2,000	RCFDK218	1,000	5.c.

RCFDK216 · page 46 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    20,000                    TIES
filed (RCFDB575)                           20,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards.....	RCFDB575	20,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB575 · page 46 · row as filed: `a. Credit cards..... RCFDB575 20,000 RCFDB576 13,000 RCFDB577 0 5.a.`

P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    740,000                   TIES
filed (RCFD1406)                           740,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	740,000	RCFD1407	432,000	RCFD1403	453,000	9.

RCFD1406 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 740,000 RCFD1407 432,000 RCFD1403 453,000 9.`

P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    13,000                    TIES
filed (RCONF172+RCONF173)                  13,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONF172	8,000	RCONF174	0	RCONF176	1,000	1.a.1.

RCONF172 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 8,000 RCONF174 0 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	5,000	RCONF175	1,000	RCONF177	11,000	1.a.2.

RCONF173 · page 46 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    45,000                    TIES
filed (RCON5398)                           45,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	45,000	RCON5399	8,000	RCON5400	46,000	1.c.1.

RCON5398 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    0                                    TIES
filed (RCON3499)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	13,000	1.d.

RCON3499 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    8,000                                TIES
filed (RCONF178+RCONF179)                  8,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	6,000	RCONF180	3,000	RCONF182	94,000	1.e.1.

RCONF178 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 6`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	2,000	RCONF181	2,000	RCONF183	75,000	1.e.2.

RCONF179 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 2,000 RCONF181 2,000 RCONF183 75,000 1.e.2.`

P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    542,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         542,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	45,000	RCON5399	8,000	RCON5400	46,000	1.c.1.

RCON5398 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

a. Secured by first liens.....	RCONC236	492,000	RCONC237	394,000	RCONC229	123,000	1.c.2.a.

RCONC236 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 492,000 RCONC237 394,000 RCONC229 123,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b.

RCONC238 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    5,000                      TIES
filed (RCFDK214)                           5,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans.....	RCFDK213	66,000	RCFDK214	5,000	RCFDK215	6,000	5.b.

RCFDK214 · page 46 · row as filed: `b. Automobile loans..... RCFDK213 66,000 RCFDK214 5,000 RCFDK215 6,000 5.b.`

P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCFD1252+RCFD1255)                  1,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile)	RCFD1251	39,000	RCFD1252	1,000	RCFD1253	45,000	4.a.

RCFD1252 · page 46 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 39,000 RCFD1252 1,000 RCFD1253 45,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1255 · page 46 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    2,000                    TIES
filed (RCFDK217)                           2,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	46,000	RCFDK217	2,000	RCFDK218	1,000	5.c.

RCFDK217 · page 46 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                    13,000                    TIES
filed (RCFDB576)                           13,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards.....	RCFDB575	20,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB576 · page 46 · row as filed: `a. Credit cards..... RCFDB575 20,000 RCFDB576 13,000 RCFDB577 0 5.a.`

P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    1,000                     TIES
filed (RCONF174+RCONF175)                  1,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONF172	8,000	RCONF174	0	RCONF176	1,000	1.a.1.

RCONF174 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 8,000 RCONF174 0 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	5,000	RCONF175	1,000	RCONF177	11,000	1.a.2.

RCONF175 · page 46 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    8,000                    TIES
filed (RCON5399)                           8,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	**45,000**	RCON5399	**8,000**	RCON5400	**46,000**	1.c.1.

RCON5399 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                        TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	**0**	RCON3500	**0**	RCON3501	**13,000**	1.d.

RCON3500 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RCONF180+RCONF181)                  5,000
difference                                 0
```

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	6,000	RCONF180	3,000	RCONF182	94,000	1.e.1.

RCONF180 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 6`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	2,000	RCONF181	2,000	RCONF183	75,000	1.e.2.

RCONF181 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 2,000 RCONF181 2,000 RCONF183 75,000 1.e.2.`

P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    403,000                  TIES
filed (RCON5399+RCONC237+RCONC239)         403,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	45,000	RCON5399	8,000	RCON5400	46,000	1.c.1.

RCON5399 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 45,000 RCON5399`

a. Secured by first liens.....	RCONC236	492,000	RCONC237	394,000	RCONC229	123,000	1.c.2.a

RCONC237 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 492,000 RCONC237 394,000 RCONC229 123,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b

RCONC239 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                          9.4903                    TIES
filed (RCOA7204 (031: RCFA7204))                 9.4903
difference                                       0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	**NR**	40.b.

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	**9.4903%**	44.

RCFA7204 · page 60 · row as filed: `44. Tier 1 leverage ratio (item 26 divided by item 39)..... RCFA7204 9.49`

RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                         13.2386                    TIES
filed (RCOA7205 (031: RCFA7205))                13.2386
difference                                      -0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	**NR**	40.b.

43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	**13.2386%**	RCFW7205	**NR**	43.

RCFA7205 · page 60 · row as filed: `43. institutions Total capital that exit ratio parallel (Column run A: only: item Column 35.a divided B: item by 35.b item divided 40.a) (Advanced by item 40.b)..... `

ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                         1.5500                    COMPUTED BY THE FDIC
filed (4340 / 3368)                             -
difference                                      -
```

a ratio the FDIC computes from filed lines; not itself a line on the form

SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          26,480,000          TIES
filed (RCFD1772)                 26,480,000
difference                       0
```

read straight off the filing

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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	20,095,000	RCFD1771	19,886,000	RCFD1772	26,480,000	RCFD1773	26,233,000	8.

RCFD1772 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 20,095,000 RCFD1771 19,886,000 RCFD1772 26,480,000 RCFD1773 26,233,000 8.`

SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          26,233,000          TIES
filed (RCFD1773)                 26,233,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	26,233,000	2.b.

RCFD1773 · page 19 · row as filed: `b. Available-for-sale securities (from Schedule RC-B, column D)..... RCFD1773 26,233,000 2.b.`

SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          20,095,000          TIES
filed (RCFD1754)                 20,095,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	20,095,000	RCFD1771	19,886,000	RCFD1772	26,480,000	RCFD1773	26,233,000	8.

RCFD1754 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 20,095,000 RCFD1771 19,886,000 RCFD1772 26,480,000 RCFD1773 26,233,000 8.`

SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    19,886,000                    TIES
filed (RCFD1771)                           19,886,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	**20,095,000**	RCFD1771	**19,886,000**	RCFD1772	**26,480,000**	RCFD1773	**26,233,000**	8.

RCFD1771 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 20,095,000 RCFD1771 19,886,000 RCFD1772 26,480,000 RCFD1773 26,233,000 8.`

Quarter ending 2019-06-30

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=06302019`

ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        223,086,000        TIES
filed (RCFD2170)               223,086,000
difference                     0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

12. Total assets (sum of items 1 through 11).....	RCFD2170	**223,086,000**	12.

RCFD2170 · page 19 · row as filed: `12. Total assets (sum of items 1 through 11).....`
`RCFD2170 2`

BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        1,855,000          TIES
filed (RCON2365)               1,855,000
difference                     0
```

read straight off the filing

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Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	**3,011,000**	M.1.a.
b. Total brokered deposits.....	RCON2365	**1,855,000**	M.1.b.

RCON2365 · page 33 · row as filed: `b. Total brokered deposits.....`
`RCON23`

DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

ours (bank-values.csv)	168,416,000	TIES
filed (RCON2200+RCFN2200)	168,416,000	
difference	0	

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	**168,416,000**	13.a.

RCON2200 · page 19 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 168,416,000 13.a.`

b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	**0**	13.b.

RCFN2200 · page 19 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.`

DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

ours (bank-values.csv)	74,691,000	TIES
filed (RCON5597)	74,691,000	
difference	0	

read straight off the filing

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Dollar amounts in thousands

2. Number of retirement deposit accounts of more than $250,000.....	RCONF048	**419**	M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and	RCON5597	**74,691,000**	M.2.

RCON5597 · page 50 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 74,691,000 M.2.`

EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

ours (bank-values.csv)	55.8434	COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)	–	
difference	–	

a ratio the FDIC computes from filed lines; not itself a line on the form

EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          29,543,000          TIES
filed (RCFD3210)                 29,543,000
difference                       0
```

read straight off the filing

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		Dollar amounts in thousands	
19. Subordinated notes and debentures[1]	RCFD3200	2,178,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	6,172,000	20.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	29,543,000	27.a.

RCFD3210 · page 20 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 29,543,000 27.a.`

EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          13.2429             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          1,323,000           TIES
filed (RCFD3123)                 1,323,000
difference                       0
```

read straight off the filing

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Schedule RC - Balance Sheet

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	
c. LESS: Allowance for loan and lease losses[7]	RCFD3123	1,323,000	4.c.

RCFD3123 · page 19 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,323,000 4`

LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          0.8927              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          6,894,000          TIES
filed (RCFDK137)                 6,894,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
RSSD-ID 852320
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

c. Automobile loans	RCFDK137	6,894,000	RCONK137	6,894,000	6.c.

RCFDK137 · page 24 · row as filed: `c. Automobile loans.....`
`RCFDK137 6,894,000 RCONK137 6,894,000 6.c.`

LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          32,334,000         TIES
filed (RCFD1763+RCFD1764)        32,334,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

a. To U.S. addressees (domicile)	RCFD1763	31,719,000	RCON1763	31,719,000	4.a.

RCFD1763 · page 24 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 31,719,000 RCON1763 31,719,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1764	615,000	RCON1764	272,000	4.b.

RCFD1764 · page 24 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 615,000 RCON1764 272,000 4.b.`

LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          7,172,000          TIES
filed (RCFDK207)                 7,172,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	7,172,000	RCONK207	7,172,000	6.d.

RCFDK207 · page 24 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          2,277,000          TIES
filed (RCFDB538)                 2,277,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

a. Credit cards.....	RCFDB538	2,277,000	RCONB538	2,277,000	6.a.

RCFDB538 · page 24 · row as filed: `a. Credit cards..... RCFDB538 2,277,000 RCONB538 2,277,000`

LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    148,208,000                    TIES
filed (RCFD5369+RCFDB528)                  148,208,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC - Balance Sheet

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

a. Loans and leases held for sale	RCFD5369	**1,237,000**	4.a.

RCFD5369 · page 19 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

b. Loans and leases held for investment	RCFDB528	**146,971,000**	4.b.

RCFDB528 · page 19 · row as filed: `b. Loans and leases held for investment..... RCFDB528 146,971`

LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    146,885,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         146,885,000
difference                                 0
```

read straight off the filing

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Schedule RC - Balance Sheet

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

a. Loans and leases held for sale	RCFD5369	**1,237,000**	4.a.

RCFD5369 · page 19 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

b. Loans and leases held for investment	RCFDB528	**146,971,000**	4.b.

RCFDB528 · page 19 · row as filed: `b. Loans and leases held for investment..... RCFDB528 146,971`

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	**1,323,000**	4.c.

RCFD3123 · page 19 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,323,000 4`

LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

```
ours  (bank-values.csv)                    5,512,000                    TIES
filed (RCONF158+RCONF159)                  5,512,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. 1-4 family residential construction loans.....	RCFDF158	1,301,000	RCONF158	1,301,000	1.a.1.

RCONF158 · page 24 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 1,301,000 RCONF158 1,301,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCFDF159	4,211,000	RCONF159	4,211,000	1.a.2.

RCONF159 · page 24 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 4,211,000 RCONF159 4,211,000 1.a.2.`

LNRELOC

RC-C Pt I 1.c.(1)

```
ours  (bank-values.csv)                    7,948,000                    TIES
filed (RCON1797)                           7,948,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	7,948,000	RCON1797	7,948,000	1.c.1.

RCON1797 · page 24 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    2,791,000                    TIES
filed (RCON1460)                           2,791,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	**2,791,000**	RCON1460	**2,791,000**	1.d.

RCON1460 · page 24 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 2,791,000 RCON1460 2,791,000 1.d.`

LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    26,912,000                   TIES
filed (RCONF160+RCONF161)                  26,912,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	**12,494,000**	RCONF160	**12,494,000**	1.e.1.

RCONF160 · page 24 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 12,494,000 RCONF160 12,494,000 1.e.1.`

2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	**14,418,000**	RCONF161	**14,418,000**	1.e.2.

RCONF161 · page 24 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 14,418,000 RCONF161 14,418,000 1.e.2.`

LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    42,426,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         42,426,000
difference                                 0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. 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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	7,948,000	RCON1797	7,948,000	1.c.1.

RCON1797 · page 24 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

a. Secured by first liens	RCFD5367	34,108,000	RCON5367	34,108,000	1.c.2.a.

RCON5367 · page 24 · row as filed: `a. Secured by first liens.....RCFD5367 34,108,000 RCON5367 34,108,000 1.c.2.a.`

b. Secured by junior liens	RCFD5368	370,000	RCON5368	370,000	1.c.2.b.

RCON5368 · page 24 · row as filed: `b. Secured by junior liens.....RCFD5368 370,000 RCON5368 370,000 1.c.2.b.`

LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    165.1685                      COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    6,000                         TIES
filed (RCFDK215)                           6,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans	RCFDK213	83,000	RCFDK214	7,000	RCFDK215	6,000	5.b.

RCFDK215 · page 46 · row as filed: `b. Automobile loans.....RCFDK213 83,000 RCFDK214 7,000 RCFDK215 6,000 5.b.`

NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    58,000                    TIES
filed (RCFD1253+RCFD1256)                  58,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile)	RCFD1251	35,000	RCFD1252	0	RCFD1253	57,000	4.a.

RCFD1253 · page 46 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 35,000 RCFD1252 0 RCFD1253 57,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1254	1,000	RCFD1255	0	RCFD1256	1,000	4.b.

RCFD1256 · page 46 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 1,000 4.b.`

NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    1,000                     TIES
filed (RCFDK218)                           1,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	52,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK218 · page 46 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards	RCFDB575	21,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB577 · page 46 · row as filed: `a. Credit cards..... RCFDB575 21,000 RCFDB576 13,000 RCFDB577 0 5.a.`

NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    7,000                TIES
filed (RCONF176+RCONF177)                  7,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans	RCONF172	6,000	RCONF174	0	RCONF176	2,000	1.a.1.

RCONF176 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 6,000 RCONF174 0 RCONF176 2,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RCONF173	2,000	RCONF175	0	RCONF177	5,000	1.a.2.

RCONF177 · page 46 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    47,000                    TIES
filed (RCON5400)                           47,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	**38,000**	RCON5399	**10,000**	RCON5400	**47,000**	1.c.1.

RCON5400 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    12,000                    TIES
filed (RCON3501)                           12,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	**0**	RCON3500	**0**	RCON3501	**12,000**	1.d.

RCON3501 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    119,000                    TIES
filed (RCONF182+RCONF183)                  119,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	80,000	1.e.1.

RCONF182 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	39,000	1.e.2.

RCONF183 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 39,000 1.e.2.`

NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    159,000                    TIES
filed (RCON5400+RCONC229+RCONC230)         159,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	38,000	RCON5399	10,000	RCON5400	47,000	1.c.1.

RCON5400 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

a. Secured by first liens.....	RCONC236	494,000	RCONC237	368,000	RCONC229	105,000	1.c.2.a

RCONC229 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 494,000 RCONC237 368,000 RCONC229 105,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b

RCONC230 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    801,000                    TIES
filed (RCFD1407+RCFD1403)                  801,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	753,000	RCFD1407	409,000	RCFD1403	392,000	9.

RCFD1407 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 753,000 RCFD1407 409,000 RCFD1403 392,000 9.`

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	753,000	RCFD1407	409,000	RCFD1403	392,000	9.

RCFD1403 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 753,000 RCFD1407 409,000 RCFD1403 392,000 9.`

NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.5405                     COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.3397                     COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RIADK129-RIADK133)                  5,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
b. Automobile loans	RIADK129	14,000	RIADK133	5,000	5.b.

RIADK129 · page 12 · row as filed: `b. Automobile loans.....`
`RIADK129 14,000 RIADK133 5,000 5.b.`

b. Automobile loans	RIADK129	14,000	RIADK133	5,000	5.b.

RIADK133 · page 12 · row as filed: `b. Automobile loans.....`
`RIADK129 14,000 RIADK133 5,000 5.b.`

NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                    16,000                   TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618) 16,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
a. To U.S. addressees (domicile)	RIAD4645	44,000	RIAD4617	13,000	4.a.

RIAD4645 · page 12 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 44,000 RIAD4617 13,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	1,000	RIAD4618	0	4.b.

RIAD4646 · page 12 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

a. To U.S. addressees (domicile)	RIAD4645	44,000	RIAD4617	13,000	4.a.

RIAD4617 · page 12 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 44,000 RIAD4617 13,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	1,000	RIAD4618	0	4.b.

RIAD4618 · page 12 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    21,000                    TIES
filed (RIADK205-RIADK206)                  21,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	57,000	RIADK206	13,000	5.c.

RIADK205 · page 12 · row as filed: `c. loans)..... Other (includes revolving credi`

c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	57,000	RIADK206	13,000	5.c.

RIADK206 · page 12 · row as filed: `c. loans)..... Other (includes revolving credi`

NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    15,000                    TIES
filed (RIADB514-RIADB515)                  15,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
a. Credit cards	RIADB514	37,000	RIADB515	7,000	5.a.

RIADB514 · page 12 · row as filed: `a. Credit cards..... RIADB514 37,000 RIADB515 7,000 5.a.`

a. Credit cards	RIADB514	37,000	RIADB515	7,000	5.a.

RIADB515 · page 12 · row as filed: `a. Credit cards..... RIADB514 37,000 RIADB515 7,000 5.a.`

NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.2200                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    -2,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                -2,000
difference                                                 0
```

this filing's year-to-date less the previous quarter's

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
1. 1-4 family residential construction loans	RIADC891	0	RIADC892	1,000	1.a.1.

RIADC891 · page 12 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RIADC893	3,000	RIADC894	6,000	1.a.2.

RIADC893 · page 12 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 3,000 RIADC894 6,000 1.a.2.`

1. 1-4 family residential construction loans	RIADC891	0	RIADC892	1,000	1.a.1.

RIADC892 · page 12 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RIADC893	3,000	RIADC894	6,000	1.a.2.

RIADC894 · page 12 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 3,000 RIADC894 6,000 1.a.2.`

NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    3,000                    TIES
filed (RIAD3588-RIAD3589)                  3,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**6,000**	RIAD3589	**0**	1.d.

RIAD3588 · page 12 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 6,000 RIAD3589 0 1.d.`

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**6,000**	RIAD3589	**0**	1.d.

RIAD3589 · page 12 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 6,000 RIAD3589 0 1.d.`

NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          6,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    6,000
difference                                                       0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs		(Column B) Recoveries Calendar		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	7,000	RIAD5412	4,000	1.c.1.

RIAD5411 · page 12 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	9,000	RIADC217	2,000	1.c.2.a.

RIADC234 · page 12 · row as filed: `a. Secured by first liens..... RIADC234 9,000 RIADC217 2,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	1,000	RIADC218	1,000	1.c.2.b.

RIADC235 · page 12 · row as filed: `b. Secured by junior liens..... RIADC235 1,000 RIADC218 1,000 1.c.2.b.`

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	7,000	RIAD5412	4,000	1.c.1.

RIAD5412 · page 12 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	9,000	RIADC217	2,000	1.c.2.a.

RIADC217 · page 12 · row as filed: `a. Secured by first liens..... RIADC234 9,000 RIADC217 2,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	1,000	RIADC218	1,000	1.c.2.b.

RIADC218 · page 12 · row as filed: `b. Secured by junior liens..... RIADC235 1,000 RIADC218 1,000 1.c.2.b.`

OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  6,444,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              6,444,000
difference                                               0
```

read straight off the filing

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Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related

a. One year or less	RCFDF055	5,550,000	5.a.1.a.

RCFDF055 · page 43 · row as filed: `a. One year or less.....`
`RCFDF055 5,550,000`

b. Over one year through three years	RCFDF056	1,000	5.a.1.b.

RCFDF056 · page 43 · row as filed: `b. Over one year through three years.....`
`RCFDF056 1,000 5.a.1.b.`

c. Over three years through five years	RCFDF057	2,000	5.a.1.c.

RCFDF057 · page 43 · row as filed: `c. Over three years through five years.....`
`RCFDF057 2,000 5.a.1.c.`

d. Over five years	RCFDF058	891,000	5.a.1.d.

RCFDF058 · page 43 · row as filed: `d. Over five years.....`
`RCFDF058 891,000`

P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                  83,000                    TIES
filed (RCFDK213)                         83,000
difference                               0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans	RCFDK213	83,000	RCFDK214	7,000	RCFDK215	6,000	5.b.

RCFDK213 · page 46 · row as filed: `b. Automobile loans.....`
`RCFDK213 83,000 RCFDK214 7,000 RCFDK215 6,000 5.b.`

P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    36,000                    TIES
filed (RCFD1251+RCFD1254)                  36,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile).....	RCFD1251	35,000	RCFD1252	0	RCFD1253	57,000	4.a.

RCFD1251 · page 46 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 35,000 RCFD1252 0 RCFD1253 57,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	1,000	RCFD1255	0	RCFD1256	1,000	4.b.

RCFD1254 · page 46 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 1,000 RCFD1255 0 RCFD1256 1,000 4.b.`

P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                    52,000                    TIES
filed (RCFDK216)                           52,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	52,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK216 · page 46 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    21,000                    TIES
filed (RCFDB575)                           21,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards.....	RCFDB575	21,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB575 · page 46 · row as filed: `a. Credit cards..... RCFDB575 21,000 RCFDB576 13,000 RCFDB577 0 5.a.`

P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    753,000                   TIES
filed (RCFD1406)                           753,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	753,000	RCFD1407	409,000	RCFD1403	392,000	9.

RCFD1406 · page 46 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 753,000 RCFD1407 409,000 RCFD1403 392,000 9.`

P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    8,000                    TIES
filed (RCONF172+RCONF173)                  8,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONF172	6,000	RCONF174	0	RCONF176	2,000	1.a.1.

RCONF172 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 6,000 RCONF174 0 RCONF176 2,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	2,000	RCONF175	0	RCONF177	5,000	1.a.2.

RCONF173 · page 46 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    38,000                   TIES
filed (RCON5398)                           38,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	38,000	RCON5399	10,000	RCON5400	47,000	1.c.1.

RCON5398 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    0                    TIES
filed (RCON3499)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	12,000	1.d.

RCON3499 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    9,000                TIES
filed (RCONF178+RCONF179)                  9,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	80,000	1.e.1.

RCONF178 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	39,000	1.e.2.

RCONF179 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 39,000 1.e.2.`

P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    537,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         537,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	38,000	RCON5399	10,000	RCON5400	47,000	1.c.1.

RCON5398 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

a. Secured by first liens.....	RCONC236	494,000	RCONC237	368,000	RCONC229	105,000	1.c.2.a.

RCONC236 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 494,000 RCONC237 368,000 RCONC229 105,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b.

RCONC238 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    7,000                      TIES
filed (RCFDK214)                           7,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
b. Automobile loans.....	RCFDK213	83,000	RCFDK214	7,000	RCFDK215	6,000	5.b.

RCFDK214 · page 46 · row as filed: `b. Automobile loans..... RCFDK213 83,000 RCFDK214 7,000 RCFDK215 6,000 5.b.`

P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFD1252+RCFD1255)                  0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. To U.S. addressees (domicile)	RCFD1251	35,000	RCFD1252	0	RCFD1253	57,000	4.a.

RCFD1252 · page 46 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 35,000 RCFD1252 0 RCFD1253 57,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1254	1,000	RCFD1255	0	RCFD1256	1,000	4.b.

RCFD1255 · page 46 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 1,000 4.b.`

P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    3,000                TIES
filed (RCFDK217)                           3,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	52,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK217 · page 46 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                    13,000                    TIES
filed (RCFDB576)                           13,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
a. Credit cards.....	RCFDB575	21,000	RCFDB576	13,000	RCFDB577	0	5.a.

RCFDB576 · page 46 · row as filed: `a. Credit cards.....`
`RCFDB575 21,000 RCFDB576 13,000 RCFDB577 0 5.a.`

P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    0                         TIES
filed (RCONF174+RCONF175)                  0
difference                                 0
```

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONF172	6,000	RCONF174	0	RCONF176	2,000	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	2,000	RCONF175	0	RCONF177	5,000	1.a.2.

RCONF174 · page 46 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 6,000 RCONF174 0 RCONF176 2,000 1.a.1.`

RCONF175 · page 46 · row as filed: `2. loans.....`
`Other construction loans and all land development and other lan`

P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    10,000                    TIES
filed (RCON5399)                           10,000
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	38,000	RCON5399	10,000	RCON5400	47,000	1.c.1.

RCON5399 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                         TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	12,000	1.d.

RCON3500 · page 46 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RCONF180+RCONF181)                  5,000
difference                                 0
```

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	80,000	1.e.1.

RCONF180 · page 46 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	39,000	1.e.2.

RCONF181 · page 46 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 39,000 1.e.2.`

P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    379,000                  TIES
filed (RCON5399+RCONC237+RCONC239)         379,000
difference                                 0
```

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

	(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual		
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	38,000	RCON5399	10,000	RCON5400	47,000	1.c.1.

RCON5399 · page 46 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 38,000 RCON5399`

a. Secured by first liens.....	RCONC236	494,000	RCONC237	368,000	RCONC229	105,000	1.c.2.a

RCONC237 · page 46 · row as filed: `a. Secured by first liens..... RCONC236 494,000 RCONC237 368,000 RCONC229 105,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	7,000	1.c.2.b

RCONC239 · page 46 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 7,000 1.c.2.b.`

RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

ours (bank-values.csv)	9.6547	TIES
filed (RCOA7204 (031: RCFA7204))	9.6547	
difference	-0.0000	

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	9.6547%	44.

RCFA7204 · page 60 · row as filed: `44. Tier 1 leverage ratio (item 26 divided by item 39).....`
`RCFA7204 9.65`

RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

ours (bank-values.csv)	13.2560	TIES
filed (RCOA7205 (031: RCFA7205))	13.2560	
difference	0.0000	

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	13.2560%	RCFW7205	NR	43.

RCFA7205 · page 60 · row as filed: `43. institutions Total capital that exit ratio parallel (Column run A: only: item Column 35.a divided B: item by 35.b item divided 40.a) (Advanced by item 40.b).....`

ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

ours (bank-values.csv)	1.6100	COMPUTED BY THE FDIC
filed (4340 / 3368)	–	
difference	–	

a ratio the FDIC computes from filed lines; not itself a line on the form

SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          25,519,000          TIES
filed (RCFD1772)                 25,519,000
difference                       0
```

read straight off the filing

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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	19,487,000	RCFD1771	19,565,000	RCFD1772	25,519,000	RCFD1773	25,719,000	8.

RCFD1772 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 19,487,000 RCFD1771 19,565,000 RCFD1772 25,519,000 RCFD1773 25,719,000 8.`

SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          25,719,000          TIES
filed (RCFD1773)                 25,719,000
difference                       0
```

read straight off the filing

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Schedule RC - Balance Sheet

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Dollar amounts in thousands

b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	25,719,000	2.b.

RCFD1773 · page 19 · row as filed: `b. Available-for-sale securities (from Schedule RC-B, column D)..... RCFD1773 25,719,000 2.b.`

SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          19,487,000          TIES
filed (RCFD1754)                 19,487,000
difference                       0
```

read straight off the filing

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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	19,487,000	RCFD1771	19,565,000	RCFD1772	25,519,000	RCFD1773	25,719,000	8.

RCFD1754 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 19,487,000 RCFD1771 19,565,000 RCFD1772 25,519,000 RCFD1773 25,719,000 8.`

SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    19,565,000                    TIES
filed (RCFD1771)                           19,565,000
difference                                 0
```

read straight off the filing

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Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	**19,487,000**	RCFD1771	**19,565,000**	RCFD1772	**25,519,000**	RCFD1773	**25,719,000**	8.

RCFD1771 · page 21 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 19,487,000 RCFD1771 19,565,000 RCFD1772 25,519,000 RCFD1773 25,719,000 8.`

Quarter ending 2019-09-30

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=09302019`

ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        229,886,000        TIES
filed (RCFD2170)               229,886,000
difference                     0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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Dollar amounts in thousands

12. Total assets (sum of items 1 through 11).....	RCFD2170	**229,886,000**	12.

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....RCFD2170 2`

BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        2,819,000          TIES
filed (RCON2365)               2,819,000
difference                     0
```

read straight off the filing

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Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	**3,156,000**	M.1.a.
b. Total brokered deposits.....	RCON2365	**2,819,000**	M.1.b.

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....RCON23`

DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

```
ours  (bank-values.csv)                173,213,000                TIES
filed (RCON2200+RCFN2200)              173,213,000
difference                             0
```

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Dollar amounts in thousands

a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	**172,303,000**	13.a.

RCON2200 · page 20 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 172,303,000 13.a.`

b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	**910,000**	13.b.

RCFN2200 · page 20 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 910,000 13.b.`

DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

```
ours  (bank-values.csv)                78,601,000                 TIES
filed (RCON5597)                       78,601,000
difference                             0
```

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Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than $250,000.....	RCONF047	**153,000**	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000.....	RCONF048	**419**	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and	RCON5597	**78,601,000**	M.2.

RCON5597 · page 51 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 78,601,000 M.2.`

EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

```
ours  (bank-values.csv)                56.8110                    COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)          —
difference                             —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          30,121,000          TIES
filed (RCFD3210)                 30,121,000
difference                       0
```

read straight off the filing

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Dollar amounts in thousands

19. Subordinated notes and debentures[1]	RCFD3200	2,961,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	5,736,000	20.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	30,121,000	27.a.

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 30,121,000 27.a.`

EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          13.1026             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          1,301,000           TIES
filed (RCFD3123)                 1,301,000
difference                       0
```

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Schedule RC - Balance Sheet(Form Type - 031)

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Dollar amounts in thousands

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	1,301,000	4.c.

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,301,000 4`

LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          0.8966              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          6,965,000          TIES
filed (RCFDK137)                 6,965,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

c. Automobile loans	RCFDK137	6,965,000	RCONK137	6,965,000	6.c.

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 6,965,000 RCONK137 6,965,000 6.c.`

LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          32,409,000         TIES
filed (RCFD1763+RCFD1764)        32,409,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

a. To U.S. addressees (domicile)	RCFD1763	31,822,000	RCON1763	31,822,000	4.a.

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 31,822,000 RCON1763 31,822,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1764	587,000	RCON1764	279,000	4.b.

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 587,000 RCON1764 279,000 4.b.`

LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          7,351,000          TIES
filed (RCFDK207)                 7,351,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	7,351,000	RCONK207	7,351,000	6.d.

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          2,271,000          TIES
filed (RCFDB538)                 2,271,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

a. Credit cards.....	RCFDB538	2,271,000	RCONB538	2,271,000	6.a.

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 2,271,000 RCONB538 2,271,000`

LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    145,101,000                    TIES
filed (RCFD5369+RCFDB528)                  145,101,000
difference                                 0
```

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Schedule RC - Balance Sheet(Form Type - 031)

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.

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a. Loans and leases held for sale	RCFD5369	**1,442,000**	4.a.

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

b. Loans and leases held for investment	RCFDB528	**143,659,000**	4.b.

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 143,659`

LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    143,800,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         143,800,000
difference                                 0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

a. Loans and leases held for sale	RCFD5369	**1,442,000**	4.a.

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

b. Loans and leases held for investment	RCFDB528	**143,659,000**	4.b.

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 143,659`

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	**1,301,000**	4.c.

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,301,000 4`

LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

```
ours  (bank-values.csv)                    5,388,000                    TIES
filed (RCONF158+RCONF159)                  5,388,000
difference                                 0
```

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BRANCH BANKING AND TRUST COMPANY
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. 1-4 family residential construction loans.....	RCFDF158	1,330,000	RCONF158	1,330,000	1.a.1.

RCONF158 · page 25 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 1,330,000 RCONF158 1,330,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCFDF159	4,058,000	RCONF159	4,058,000	1.a.2.

RCONF159 · page 25 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 4,058,000 RCONF159 4,058,000 1.a.2.`

LNRELOC

RC-C Pt I 1.c.(1)

```
ours  (bank-values.csv)                    7,805,000                    TIES
filed (RCON1797)                           7,805,000
difference                                 0
```

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	7,805,000	RCON1797	7,805,000	1.c.1.

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    2,713,000                    TIES
filed (RCON1460)                           2,713,000
difference                                 0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	**2,713,000**	RCON1460	**2,713,000**	1.d.

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 2,713,000 RCON1460 2,713,000 1.d.`

LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    27,110,000                   TIES
filed (RCONF160+RCONF161)                  27,110,000
difference                                 0
```

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	**12,607,000**	RCONF160	**12,607,000**	1.e.1.

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 12,607,000 RCONF160 12,607,000 1.e.1.`

2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	**14,503,000**	RCONF161	**14,503,000**	1.e.2.

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 14,503,000 RCONF161 14,503,000 1.e.2.`

LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    38,262,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         38,262,000
difference                                 0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	7,805,000	RCON1797	7,805,000	1.c.1.

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

a. Secured by first liens	RCFD5367	30,103,000	RCON5367	30,103,000	1.c.2.a.

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 30,103,000 RCON5367 30,103,000 1.c.2.a.`

b. Secured by junior liens	RCFD5368	354,000	RCON5368	354,000	1.c.2.b.

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 354,000 RCON5368 354,000 1.c.2.b.`

LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    167.2237                    COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    7,000                    TIES
filed (RCFDK215)                           7,000
difference                                 0
```

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

b. Automobile loans	RCFDK213	90,000	RCFDK214	9,000	RCFDK215	7,000	5.b.

RCFDK215 · page 47 · row as filed: `b. Automobile loans.....RCFDK213 90,000 RCFDK214 9,000 RCFDK215 7,000 5.b.`

NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    54,000                    TIES
filed (RCFD1253+RCFD1256)                  54,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. To U.S. addressees (domicile).....	RCFD1251	40,000	RCFD1252	0	RCFD1253	54,000	4.a.

RCFD1253 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 40,000 RCFD1252 0 RCFD1253 54,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1256 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    1,000                     TIES
filed (RCFDK218)                           1,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	56,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK218 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                                TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. Credit cards	RCFDB575	23,000	RCFDB576	15,000	RCFDB577	0	5.a.

RCFDB577 · page 47 · row as filed: `a. Credit cards..... RCFDB575 23,000 RCFDB576 15,000 RCFDB577 0 5.a.`

NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    8,000                            TIES
filed (RCONF176+RCONF177)                  8,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. 1-4 family residential construction loans	RCONF172	3,000	RCONF174	2,000	RCONF176	2,000	1.a.1.

RCONF176 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 2,000 RCONF176 2,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RCONF173	2,000	RCONF175	0	RCONF177	6,000	1.a.2.

RCONF177 · page 47 · row as filed: `2. Other construction loans and all land development and other lan loans.....`

NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    48,000                    TIES
filed (RCON5400)                           48,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    17,000                    TIES
filed (RCON3501)                           17,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	17,000	1.d.

RCON3501 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    97,000                    TIES
filed (RCONF182+RCONF183)                  97,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	79,000	1.e.1.

RCONF182 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	1,000	RCONF181	2,000	RCONF183	18,000	1.e.2.

RCONF183 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 1,000 RCONF181 2,000 RCONF183 18,000 1.e.2.`

NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    161,000                   TIES
filed (RCON5400+RCONC229+RCONC230)         161,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

a. Secured by first liens.....	RCONC236	446,000	RCONC237	361,000	RCONC229	107,000	1.c.2.a

RCONC229 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 446,000 RCONC237 361,000 RCONC229 107,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	6,000	1.c.2.b

RCONC230 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 6,000 1.c.2.b.`

NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    778,000                    TIES
filed (RCFD1407+RCFD1403)                  778,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	707,000	RCFD1407	405,000	RCFD1403	373,000	9.

RCFD1407 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 707,000 RCFD1407 405,000 RCFD1403 373,000 9.`

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	707,000	RCFD1407	405,000	RCFD1403	373,000	9.

RCFD1403 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 707,000 RCFD1407 405,000 RCFD1403 373,000 9.`

NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.5362                     COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.3048                     COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                          6,000                          TIES
filed (RIADK129-RIADK133)                        6,000
difference                                       0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

b. Automobile loans	RIADK129	22,000	RIADK133	7,000	5.b.

RIADK129 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 22,000 RIADK133 7,000 5.b.`

b. Automobile loans	RIADK129	22,000	RIADK133	7,000	5.b.

RIADK133 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 22,000 RIADK133 7,000 5.b.`

NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                          18,000                         TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618)      18,000
difference                                       0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

a. To U.S. addressees (domicile)	RIAD4645	67,000	RIAD4617	18,000	4.a.

RIAD4645 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 67,000 RIAD4617 18,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	1,000	RIAD4618	0	4.b.

RIAD4646 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

a. To U.S. addressees (domicile)	RIAD4645	67,000	RIAD4617	18,000	4.a.

RIAD4617 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 67,000 RIAD4617 18,000 4.a.`

b. To non-U.S. addressees (domicile)	RIAD4646	1,000	RIAD4618	0	4.b.

RIAD4618 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    22,000                    TIES
filed (RIADK205-RIADK206)                  22,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	89,000	RIADK206	23,000	5.c.

RIADK205 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	89,000	RIADK206	23,000	5.c.

RIADK206 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`

NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    17,000                    TIES
filed (RIADB514-RIADB515)                  17,000
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

a. Credit cards.....	RIADB514	58,000	RIADB515	11,000	5.a.

RIADB514 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 58,000 RIADB515 11,000 5.a.`

a. Credit cards.....	RIADB514	58,000	RIADB515	11,000	5.a.

RIADB515 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 58,000 RIADB515 11,000 5.a.`

NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.2100                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    -2,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                -2,000
difference                                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	1,000	1.a.1.

RIADC891 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RIADC893	3,000	RIADC894	8,000	1.a.2.

RIADC893 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 3,000 RIADC894 8,000 1.a.2.`

1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	1,000	1.a.1.

RIADC892 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RIADC893	3,000	RIADC894	8,000	1.a.2.

RIADC894 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 3,000 RIADC894 8,000 1.a.2.`

NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    0                    TIES
filed (RIAD3588-RIAD3589)                  0
difference                                 0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**6,000**	RIAD3589	**0**	1.d.

RIAD3588 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 6,000 RIAD3589 0 1.d.`

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	**6,000**	RIAD3589	**0**	1.d.

RIAD3589 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 6,000 RIAD3589 0 1.d.`

NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          3,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    3,000
difference                                                       0
```

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Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	10,000	RIAD5412	5,000	1.c.1.

RIAD5411 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	12,000	RIADC217	3,000	1.c.2.a.

RIADC234 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 12,000 RIADC217 3,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	1,000	RIADC218	2,000	1.c.2.b.

RIADC235 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 1,000 RIADC218 2,000 1.c.2.b.`

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	10,000	RIAD5412	5,000	1.c.1.

RIAD5412 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

a. Secured by first liens	RIADC234	12,000	RIADC217	3,000	1.c.2.a.

RIADC217 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 12,000 RIADC217 3,000 1.c.2.a.`

b. Secured by junior liens	RIADC235	1,000	RIADC218	2,000	1.c.2.b.

RIADC218 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 1,000 RIADC218 2,000 1.c.2.b.`

OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  8,995,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              8,995,000
difference                                               0
```

read straight off the filing

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Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related

a. One year or less	RCFDF055	8,105,000	5.a.1.a.

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 8,105,000`

b. Over one year through three years	RCFDF056	1,000	5.a.1.b.

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 1,000 5.a.1.b.`

c. Over three years through five years	RCFDF057	2,000	5.a.1.c.

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 2,000 5.a.1.c.`

d. Over five years	RCFDF058	887,000	5.a.1.d.

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 887,000`

P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                  90,000                    TIES
filed (RCFDK213)                         90,000
difference                               0
```

read straight off the filing

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b. Automobile loans	RCFDK213	90,000	RCFDK214	9,000	RCFDK215	7,000	5.b.

RCFDK213 · page 47 · row as filed: `b. Automobile loans.....`
`RCFDK213 90,000 RCFDK214 9,000 RCFDK215 7,000 5.b.`

P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    41,000                    TIES
filed (RCFD1251+RCFD1254)                  41,000
difference                                 0
```

read straight off the filing

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a. To U.S. addressees (domicile).....	RCFD1251	40,000	RCFD1252	0	RCFD1253	54,000	4.a.

RCFD1251 · page 47 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 40,000 RCFD1252 0 RCFD1253 54,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1254 · page 47 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                    56,000                    TIES
filed (RCFDK216)                           56,000
difference                                 0
```

read straight off the filing

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c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	56,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK216 · page 47 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    23,000                    TIES
filed (RCFDB575)                           23,000
difference                                 0
```

read straight off the filing

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a. Credit cards.....	RCFDB575	23,000	RCFDB576	15,000	RCFDB577	0	5.a.

RCFDB575 · page 47 · row as filed: `a. Credit cards..... RCFDB575 23,000 RCFDB576 15,000 RCFDB577 0 5.a.`

P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    707,000                   TIES
filed (RCFD1406)                           707,000
difference                                 0
```

read straight off the filing

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9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	707,000	RCFD1407	405,000	RCFD1403	373,000	9.

RCFD1406 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 707,000 RCFD1407 405,000 RCFD1403 373,000 9.`

P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RCONF172+RCONF173)                  5,000
difference                                 0
```

read straight off the filing

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1. 1-4 family residential construction loans.....	RCONF172	3,000	RCONF174	2,000	RCONF176	2,000	1.a.1.

RCONF172 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 2,000 RCONF176 2,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	2,000	RCONF175	0	RCONF177	6,000	1.a.2.

RCONF173 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    34,000                   TIES
filed (RCON5398)                           34,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    0                                    TIES
filed (RCON3499)                           0
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	17,000	1.d.

RCON3499 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    6,000                                TIES
filed (RCONF178+RCONF179)                  6,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	79,000	1.e.1.

RCONF178 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	1,000	RCONF181	2,000	RCONF183	18,000	1.e.2.

RCONF179 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 1,000 RCONF181 2,000 RCONF183 18,000 1.e.2.`

P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    485,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         485,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

a. Secured by first liens.....	RCONC236	446,000	RCONC237	361,000	RCONC229	107,000	1.c.2.a.

RCONC236 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 446,000 RCONC237 361,000 RCONC229 107,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	6,000	1.c.2.b.

RCONC238 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 6,000 1.c.2.b.`

P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    9,000                      TIES
filed (RCFDK214)                           9,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

b. Automobile loans.....	RCFDK213	90,000	RCFDK214	9,000	RCFDK215	7,000	5.b.

RCFDK214 · page 47 · row as filed: `b. Automobile loans..... RCFDK213 90,000 RCFDK214 9,000 RCFDK215 7,000 5.b.`

P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFD1252+RCFD1255)                  0
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. To U.S. addressees (domicile).....	RCFD1251	40,000	RCFD1252	0	RCFD1253	54,000	4.a.

RCFD1252 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 40,000 RCFD1252 0 RCFD1253 54,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	1,000	RCFD1255	0	RCFD1256	0	4.b.

RCFD1255 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    3,000                TIES
filed (RCFDK217)                           3,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	56,000	RCFDK217	3,000	RCFDK218	1,000	5.c.

RCFDK217 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                    15,000                    TIES
filed (RCFDB576)                           15,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. Credit cards	RCFDB575	23,000	RCFDB576	15,000	RCFDB577	0	5.a.

RCFDB576 · page 47 · row as filed: `a. Credit cards..... RCFDB575 23,000 RCFDB576 15,000 RCFDB577 0 5.a.`

P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    2,000                     TIES
filed (RCONF174+RCONF175)                  2,000
difference                                 0
```

read straight off the filing

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1. 1-4 family residential construction loans	RCONF172	3,000	RCONF174	2,000	RCONF176	2,000	1.a.1.

RCONF174 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 2,000 RCONF176 2,000 1.a.1.`

2. Other construction loans and all land development and other land loans	RCONF173	2,000	RCONF175	0	RCONF177	6,000	1.a.2.

RCONF175 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    7,000                    TIES
filed (RCON5399)                           7,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                        TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

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d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	17,000	1.d.

RCON3500 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RCONF180+RCONF181)                  5,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	5,000	RCONF180	3,000	RCONF182	79,000	1.e.1.

RCONF180 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 5`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	1,000	RCONF181	2,000	RCONF183	18,000	1.e.2.

RCONF181 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 1,000 RCONF181 2,000 RCONF183 18,000 1.e.2.`

P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    369,000                  TIES
filed (RCON5399+RCONC237+RCONC239)         369,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	34,000	RCON5399	7,000	RCON5400	48,000	1.c.1.

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 34,000 RCON5399`

a. Secured by first liens.....	RCONC236	446,000	RCONC237	361,000	RCONC229	107,000	1.c.2.a

RCONC237 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 446,000 RCONC237 361,000 RCONC229 107,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	5,000	RCONC239	1,000	RCONC230	6,000	1.c.2.b

RCONC239 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 5,000 RCONC239 1,000 RCONC230 6,000 1.c.2.b.`

RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

ours (bank-values.csv)	9.7321	TIES
filed (RCOA7204 (031: RCFA7204))	9.7321	
difference	-0.0000	

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	9.7321%	44.

RCFA7204 · page 61 · row as filed: `44. Tier 1 leverage ratio (item 26 divided by item 39).....`
`RCFA7204 9.73`

RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

ours (bank-values.csv)	13.9507	TIES
filed (RCOA7205 (031: RCFA7205))	13.9507	
difference	-0.0000	

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	13.9507%	RCFW7205	NR	43.

RCFA7205 · page 61 · row as filed: `43. institutions Total capital that exit ratio parallel (Column run A: only: item Column 35.a divided B: item by 35.b item divided 40.a) (Advanced by item 40.b)..... .....`

ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

ours (bank-values.csv)	1.5000	COMPUTED BY THE FDIC
filed (4340 / 3368)	–	
difference	–	

a ratio the FDIC computes from filed lines; not itself a line on the form

SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          35,559,000          TIES
filed (RCFD1772)                 35,559,000
difference                       0
```

read straight off the filing

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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	18,768,000	RCFD1771	18,970,000	RCFD1772	35,559,000	RCFD1773	35,914,000	8.

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 18,768,000 RCFD1771 18,970,000 RCFD1772 35,559,000 RCFD1773 35,914,000 8.`

SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          35,914,000          TIES
filed (RCFD1773)                 35,914,000
difference                       0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	35,914,000	2.b.

RCFD1773 · page 20 · row as filed: `b. Available-for-sale securities (from Schedule RC-B, column D)..... RCFD1773 35,914,000 2.b.`

SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          18,768,000          TIES
filed (RCFD1754)                 18,768,000
difference                       0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
RSSD-ID 852320
Last Updated on 11/1/2019

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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	18,768,000	RCFD1771	18,970,000	RCFD1772	35,559,000	RCFD1773	35,914,000	8.

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 18,768,000 RCFD1771 18,970,000 RCFD1772 35,559,000 RCFD1773 35,914,000 8.`

SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    18,970,000                    TIES
filed (RCFD1771)                           18,970,000
difference                                 0
```

read straight off the filing

BRANCH BANKING AND TRUST COMPANY
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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4]	RCFD1754	**18,768,000**	RCFD1771	**18,970,000**	RCFD1772	**35,559,000**	RCFD1773	**35,914,000**	8.

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 18,768,000 RCFD1771 18,970,000 RCFD1772 35,559,000 RCFD1773 35,914,000 8.`

Quarter ending 2019-12-31

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=12312019`

ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        461,256,000        TIES
filed (RCFD2170)               461,256,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 2/4/2020

FFIEC 031
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Schedule RC - Balance Sheet(Form Type - 031)

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

12. Total assets (sum of items 1 through 11).....	RCFD2170	**461,256,000**	12.

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....RCFD2170 4`

BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        13,648,000         TIES
filed (RCON2365)               13,648,000
difference                     0
```

read straight off the filing

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Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	**6,614,000**	M.1.a.
b. Total brokered deposits.....	RCON2365	**13,648,000**	M.1.b.

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....RCON23`

DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

ours (bank-values.csv)	347,458,000	TIES
filed (RCON2200+RCFN2200)	347,458,000	
difference	0	

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	347,458,000	13.a.

RCON2200 · page 20 · row as filed: a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 347,458,000 13.a.

b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	0	13.b.

RCFN2200 · page 20 · row as filed: b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.

DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

ours (bank-values.csv)	156,540,000	TIES
filed (RCON5597)	156,540,000	
difference	0	

read straight off the filing

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Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than $250,000.....	RCONF047	408,000	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000.....	RCONF048	1056	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and	RCON5597	156,540,000	M.2.

RCON5597 · page 51 · row as filed: 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 156,540,000 M.2.

EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

ours (bank-values.csv)	59.0800	COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)	–	
difference	–	

a ratio the FDIC computes from filed lines; not itself a line on the form

EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          64,032,000          TIES
filed (RCFD3210)                 64,032,000
difference                       0
```

read straight off the filing

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	Dollar amounts in thousands		
19. Subordinated notes and debentures[1]	RCFD3200	3,872,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	10,651,000	20.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	64,032,000	27.a.

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 64,032,000 27.a.`

EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          13.8821             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          1,277,000           TIES
filed (RCFD3123)                 1,277,000
difference                       0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	1,277,000	4.c.

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 1,277,000 4`

LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          0.4206              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          21,247,000          TIES
filed (RCFDK137)                 21,247,000
difference                       0
```

read straight off the filing

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RSSD-ID 852320
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

c. Automobile loans	RCFDK137	21,247,000	RCONK137	21,247,000	6.c.

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 21,247,000 RCONK137 21,247,000 6.`

LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          73,250,000          TIES
filed (RCFD1763+RCFD1764)        73,250,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

a. To U.S. addressees (domicile)	RCFD1763	71,383,000	RCON1763	71,383,000	4.a.

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 71,383,000 RCON1763 71,383,000 4.a.`

b. To non-U.S. addressees (domicile)	RCFD1764	1,867,000	RCON1764	1,511,000	4.b.

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 1,867,000 RCON1764 1,511,000 4.b.`

LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          24,884,000          TIES
filed (RCFDK207)                 24,884,000
difference                       0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	**24,884,000**	RCONK207	**24,884,000**	6.d.

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          4,132,000           TIES
filed (RCFDB538)                 4,132,000
difference                       0
```

read straight off the filing

TRUIST BANK
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

a. Credit cards.....	RCFDB538	**4,132,000**	RCONB538	**4,132,000**	6.a.

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 4,132,000 RCONB538 4,132,000`

LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    303,643,000                    TIES
filed (RCFD5369+RCFDB528)                  303,643,000
difference                                 0
```

read straight off the filing

TRUIST BANK
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Schedule RC - Balance Sheet(Form Type - 031)

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

a. Loans and leases held for sale	RCFD5369	**8,323,000**	4.a.

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale.....`
`RCFD5369 8,`

b. Loans and leases held for investment	RCFDB528	**295,320,000**	4.b.

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment.....`
`RCFDB528 295,320`

LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    302,366,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         302,366,000
difference                                 0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

a. Loans and leases held for sale	RCFD5369	**8,323,000**	4.a.

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale.....`
`RCFD5369 8,`

b. Loans and leases held for investment	RCFDB528	**295,320,000**	4.b.

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment.....`
`RCFDB528 295,320`

c. LESS: Allowance for loan and lease losses[7]	RCFD3123	**1,277,000**	4.c.

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7.....`
`RCFD3123 1,277,000 4`

LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

ours (bank-values.csv)	9,221,000	TIES
filed (RCONF158+RCONF159)	9,221,000	
difference	0	

read straight off the filing

TRUIST BANK
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. 1-4 family residential construction loans.....	RCFDF158	1,345,000	RCONF158	1,345,000	1.a.1.

RCONF158 · page 25 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 1,345,000 RCONF158 1,345,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCFDF159	7,876,000	RCONF159	7,876,000	1.a.2.

RCONF159 · page 25 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 7,876,000 RCONF159 7,876,000 1.a.2.`

LNRELOC

RC-C Pt I 1.c.(1)

ours (bank-values.csv)	15,210,000	TIES
filed (RCON1797)	15,210,000	
difference	0	

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	15,210,000	RCON1797	15,210,000	1.c.1.

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    5,031,000                    TIES
filed (RCON1460)                           5,031,000
difference                                 0
```

read straight off the filing

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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	**5,031,000**	RCON1460	**5,031,000**	1.d.

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 5,031,000 RCON1460 5,031,000 1.d.`

LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    43,181,000                   TIES
filed (RCONF160+RCONF161)                  43,181,000
difference                                 0
```

read straight off the filing

TRUIST BANK
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	**21,291,000**	RCONF160	**21,291,000**	1.e.1.

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 21,291,000 RCONF160 21,291,000 1.e.1.`

2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	**21,890,000**	RCONF161	**21,890,000**	1.e.2.

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 21,890,000 RCONF161 21,890,000 1.e.2.`

LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    76,290,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         76,290,000
difference                                 0
```

read straight off the filing

TRUIST BANK
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Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	15,210,000	RCON1797	15,210,000	1.c.1.

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

a. Secured by first liens	RCFD5367	60,071,000	RCON5367	60,071,000	1.c.2.a.

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 60,071,000 RCON5367 60,071,000 1.c.2.a.`

b. Secured by junior liens	RCFD5368	1,009,000	RCON5368	1,009,000	1.c.2.b.

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 1,009,000 RCON5368 1,009,000 1.c.2.b.`

LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    51.5335                       COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    14,000                        TIES
filed (RCFDK215)                           14,000
difference                                 0
```

read straight off the filing

TRUIST BANK
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

b. Automobile loans	RCFDK213	231,000	RCFDK214	17,000	RCFDK215	14,000	5.b.

RCFDK215 · page 47 · row as filed: `b. Automobile loans.....RCFDK213 231,000 RCFDK214 17,000 RCFDK215 14,000 5.b.`

NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    211,000                    TIES
filed (RCFD1253+RCFD1256)                  211,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 2/4/2020

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. To U.S. addressees (domicile).....	RCFD1251	79,000	RCFD1252	19,000	RCFD1253	194,000	4.a.

RCFD1253 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 79,000 RCFD1252 19,000 RCFD1253 194,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	2,000	RCFD1255	0	RCFD1256	17,000	4.b.

RCFD1256 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 2,000 RCFD1255 0 RCFD1256 17,000 4.b.`

NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    10,000                     TIES
filed (RCFDK218)                           10,000
difference                                 0
```

read straight off the filing

TRUIST BANK
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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	780,000	RCFDK217	1,104,000	RCFDK218	10,000	5.c.

RCFDK218 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                                TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

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a. Credit cards.....	RCFDB575	44,000	RCFDB576	37,000	RCFDB577	0	5.a.

RCFDB577 · page 47 · row as filed: `a. Credit cards.....`
`RCFDB575 44,000 RCFDB576 37,000 RCFDB577 0 5.a.`

NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    6,000                            TIES
filed (RCONF176+RCONF177)                  6,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. 1-4 family residential construction loans.....	RCONF172	5,000	RCONF174	4,000	RCONF176	1,000	1.a.1.

RCONF176 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 4,000 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	3,000	RCONF175	8,000	RCONF177	5,000	1.a.2.

RCONF177 · page 47 · row as filed: `2. loans.....`
`Other construction loans and all land development and other lan`

NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    51,000                    TIES
filed (RCON5400)                           51,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    2,000                     TIES
filed (RCON3501)                           2,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	1,000	RCON3500	0	RCON3501	2,000	1.d.

RCON3501 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    90,000                    TIES
filed (RCONF182+RCONF183)                  90,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	21,000	RCONF180	20,000	RCONF182	71,000	1.e.1.

RCONF182 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 2`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	19,000	1.e.2.

RCONF183 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 19,000 1.e.2.`

NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    112,000                   TIES
filed (RCON5400+RCONC229+RCONC230)         112,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

a. Secured by first liens.....	RCONC236	584,000	RCONC237	744,000	RCONC229	58,000	1.c2a

RCONC229 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 584,000 RCONC237 744,000 RCONC229 58,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	16,000	RCONC239	7,000	RCONC230	3,000	1.c2b

RCONC230 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 16,000 RCONC239 7,000 RCONC230 3,000 1.c.2.b.`

NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                2,478,000                    TIES
filed (RCFD1407+RCFD1403)              2,478,000
difference                             0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	1,892,000	RCFD1407	2,002,000	RCFD1403	476,000	9.

RCFD1407 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,892,000 RCFD1407 2,002,000 RCFD1403 476,000 9.`

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	1,892,000	RCFD1407	2,002,000	RCFD1403	476,000	9.

RCFD1403 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,892,000 RCFD1407 2,002,000 RCFD1403 476,000 9.`

NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                0.8161                       COMPUTED BY THE FDIC
filed (1407,1403 / 2122)               –
difference                             –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                2.9549                       COMPUTED BY THE FDIC
filed (4074 / (RC-K))                  –
difference                             –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                9,000                        NOT COMPARABLE (SPANS A MERGER)
filed (RIADK129-RIADK133)              –
difference                             –
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                                23,000                NOT COMPARABLE (SPANS A MERGER)
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618)            -
difference                                             -
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                        26,000                NOT COMPARABLE (SPANS A MERGER)
filed (RIADK205-RIADK206)                      -
difference                                     -
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                        25,000                NOT COMPARABLE (SPANS A MERGER)
filed (RIADB514-RIADB515)                      -
difference                                     -
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                          0.1900                COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                         -
difference                                       -
```

a ratio the FDIC computes from filed lines; not itself a line on the form

NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                -1,000                NOT COMPARABLE (SPANS A MERGER)
filed (RIADC891+RIADC893-RIADC892-RIADC894)            -
difference                                             -
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    4,000                    NOT COMPARABLE (SPANS A MERGER)
filed (RIAD3588-RIAD3589)                  –
difference                                 –
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          5,000          NOT COMPARABLE (SPANS A MERGER)
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    –
difference                                                       –
```

this quarter spans the merger of cert 867 (effective 2019-12-07). A quarterly flow is the year-to-date less the previous quarter's, which across a merger mixes two banks.

OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  17,621,000                TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              17,621,000
difference                                               0
```

read straight off the filing

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Schedule RC-M - Memoranda(Form Type - 031)

		Dollar amounts in thousands	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related			
a. One year or less	RCFDF055	16,732,000	5.a.1.a.

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 16,732,00`

b. Over one year through three years	RCFDF056	0	5.a.1.b.

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 0 5.a.1.b.`

c. Over three years through five years	RCFDF057	2,000	5.a.1.c.

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 2,000 5.a.1.c.`

d. Over five years	RCFDF058	887,000	5.a.1.d.

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 887,000`

P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                    231,000                    TIES
filed (RCFDK213)                           231,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

b. Automobile loans.....	RCFDK213	231,000	RCFDK214	17,000	RCFDK215	14,000	5.b.

RCFDK213 · page 47 · row as filed: `b. Automobile loans.....`
`RCFDK213 231,000 RCFDK214 17,000 RCFDK215 14,000 5.b.`

P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    81,000                     TIES
filed (RCFD1251+RCFD1254)                  81,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. To U.S. addressees (domicile).....	RCFD1251	79,000	RCFD1252	19,000	RCFD1253	194,000	4.a.

RCFD1251 · page 47 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 79,000 RCFD1252 19,000 RCFD1253 194,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	2,000	RCFD1255	0	RCFD1256	17,000	4.b.

RCFD1254 · page 47 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 2,000 RCFD1255 0 RCFD1256 17,000 4.b.`

P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)          780,000          TIES
filed (RCFDK216)                 780,000
difference                       0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	780,000	RCFDK217	1,104,000	RCFDK218	10,000	5.c.

RCFDK216 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)          44,000           TIES
filed (RCFDB575)                 44,000
difference                       0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

a. Credit cards.....	RCFDB575	44,000	RCFDB576	37,000	RCFDB577	0	5.a.

RCFDB575 · page 47 · row as filed: `a. Credit cards..... RCFDB575 44,000 RCFDB576 37,000 RCFDB577 0 5.a.`

P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    1,892,000                    TIES
filed (RCFD1406)                           1,892,000
difference                                 0
```

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	1,892,000	RCFD1407	2,002,000	RCFD1403	476,000	9.

RCFD1406 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,892,000 RCFD1407 2,002,000 RCFD1403 476,000 9.`

P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    8,000                        TIES
filed (RCONF172+RCONF173)                  8,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. 1-4 family residential construction loans.....	RCONF172	5,000	RCONF174	4,000	RCONF176	1,000	1.a.1.

RCONF172 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 4,000 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	3,000	RCONF175	8,000	RCONF177	5,000	1.a.2.

RCONF173 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    100,000                    TIES
filed (RCON5398)                           100,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    1,000                      TIES
filed (RCON3499)                           1,000
difference                                 0
```

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d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	1,000	RCON3500	0	RCON3501	2,000	1.d.

RCON3499 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    25,000                    TIES
filed (RCONF178+RCONF179)                  25,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	21,000	RCONF180	20,000	RCONF182	71,000	1.e.1.

RCONF178 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 2`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	19,000	1.e.2.

RCONF179 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 19,000 1.e.2.`

P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    700,000                   TIES
filed (RCON5398+RCONC236+RCONC238)         700,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

a. Secured by first liens.....	RCONC236	584,000	RCONC237	744,000	RCONC229	58,000	1.c2a

RCONC236 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 584,000 RCONC237 744,000 RCONC229 58,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	16,000	RCONC239	7,000	RCONC230	3,000	1.c2b

RCONC238 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 16,000 RCONC239 7,000 RCONC230 3,000 1.c.2.b.`

P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    17,000                    TIES
filed (RCFDK214)                           17,000
difference                                 0
```

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b. Automobile loans.....	RCFDK213	231,000	RCFDK214	17,000	RCFDK215	14,000	5.b.

RCFDK214 · page 47 · row as filed: `b. Automobile loans.....`
`RCFDK213 231,000 RCFDK214 17,000 RCFDK215 14,000 5.b.`

P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    19,000                    TIES
filed (RCFD1252+RCFD1255)                  19,000
difference                                 0
```

read straight off the filing

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a. To U.S. addressees (domicile).....	RCFD1251	79,000	RCFD1252	19,000	RCFD1253	194,000	4.a.

RCFD1252 · page 47 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 79,000 RCFD1252 19,000 RCFD1253 194,000 4.a.`

b. To non-U.S. addressees (domicile).....	RCFD1254	2,000	RCFD1255	0	RCFD1256	17,000	4.b.

RCFD1255 · page 47 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 2,000 RCFD1255 0 RCFD1256 17,000 4.b.`

P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)          1,104,000          TIES
filed (RCFDK217)                 1,104,000
difference                       0
```

read straight off the filing

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c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	780,000	RCFDK217	1,104,000	RCFDK218	10,000	5.c.

RCFDK217 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)          37,000             TIES
filed (RCFDB576)                 37,000
difference                       0
```

read straight off the filing

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a. Credit cards.....	RCFDB575	44,000	RCFDB576	37,000	RCFDB577	0	5.a.

RCFDB576 · page 47 · row as filed: `a. Credit cards..... RCFDB575 44,000 RCFDB576 37,000 RCFDB577 0 5.a.`

P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    12,000                    TIES
filed (RCONF174+RCONF175)                  12,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. 1-4 family residential construction loans.....	RCONF172	5,000	RCONF174	4,000	RCONF176	1,000	1.a.1.

RCONF174 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 4,000 RCONF176 1,000 1.a.1.`

2. Other construction loans and all land development and other land loans.....	RCONF173	3,000	RCONF175	8,000	RCONF177	5,000	1.a.2.

RCONF175 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    7,000                     TIES
filed (RCON5399)                           7,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                                    TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	1,000	RCON3500	0	RCON3501	2,000	1.d.

RCON3500 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    22,000                               TIES
filed (RCONF180+RCONF181)                  22,000
difference                                 0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	21,000	RCONF180	20,000	RCONF182	71,000	1.e.1.

RCONF180 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 2`

2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	4,000	RCONF181	2,000	RCONF183	19,000	1.e.2.

RCONF181 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 4,000 RCONF181 2,000 RCONF183 19,000 1.e.2.`

P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                          758,000                    TIES
filed (RCON5399+RCONC237+RCONC239)               758,000
difference                                       0
```

read straight off the filing

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	100,000	RCON5399	7,000	RCON5400	51,000	1.c.1.

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 100,000 RCON5399`

a. Secured by first liens.....	RCONC236	584,000	RCONC237	744,000	RCONC229	58,000	1.c.2.a.

RCONC237 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 584,000 RCONC237 744,000 RCONC229 58,000 1.c.2.a.`

b. Secured by junior liens.....	RCONC238	16,000	RCONC239	7,000	RCONC230	3,000	1.c.2.b.

RCONC239 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 16,000 RCONC239 7,000 RCONC230 3,000 1.c.2.b.`

RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                          14.4538                    TIES
filed (RCOA7204 (031: RCFA7204))                 14.4538
difference                                       -0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	14.4538%	44.

RCFA7204 · page 61 · row as filed: `44. Tier 1 leverage ratio (item 26 divided by item 39)..... RCFA7204 14.4`

RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                    11.9949                    TIES
filed (RCOA7205 (031: RCFA7205))           11.9949
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

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Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	11.9949%	RCFW7205	NR	43.

RCFA7205 · page 61 · row as filed: `43. institutions Total capital that exit ratio parallel (Column run A: only: item Column 35.a divided B: item by 35.b item divided 40.a) (Advanced by item 40.b)..... `

ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.9200                     COMPUTED BY THE FDIC
filed (4340 / 3368)                        —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)                    74,089,000                 TIES
filed (RCFD1772)                           74,089,000
difference                                 0
```

read straight off the filing

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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4].....	RCFD1754	0	RCFD1771	0	RCFD1772	74,089,000	RCFD1773	74,589,000	8.

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 0 RCFD1771 0 RCFD1772 74,089,000 RCFD1773 74,589,000 8.`

SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          74,589,000          TIES
filed (RCFD1773)                 74,589,000
difference                       0
```

read straight off the filing

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Schedule RC - Balance Sheet(Form Type - 031)

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

b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	**74,589,000**	2.b.

RCFD1773 · page 20 · row as filed: `b. Available-for-sale securities (from Schedule RC-B, column D)..... RCFD1773 74,589,000 2.b.`

SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          0                   TIES
filed (RCFD1754)                 0
difference                       0
```

read straight off the filing

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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4].....	RCFD1754	**0**	RCFD1771	**0**	RCFD1772	**74,089,000**	RCFD1773	**74,589,000**	8.

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 0 RCFD1771 0 RCFD1772 74,089,000 RCFD1773 74,589,000 8.`

SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)          0                   TIES
filed (RCFD1771)                 0
difference                       0
```

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Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

	(Column A)		(Column B)		(Column C)		(Column D)		
8. Total (sum of items 1 through 7)[4].....	RCFD1754	**0**	RCFD1771	**0**	RCFD1772	**74,089,000**	RCFD1773	**74,589,000**	8.

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)4..... RCFD1754 0 RCFD1771 0 RCFD1772 74,089,000 RCFD1773 74,589,000 8.`

What this does not prove

That the bank was right. A value can match its filing to the dollar and the filing can still be wrong; this proves faithful copying and nothing beyond it.

Anything shaded grey is a value of exactly zero — a category where this bank has no exposure. It ties, and it is the weakest form of agreement there is.

Ratios the FDIC computes have no line on the form to photograph, so they carry no picture here. The lines they are computed from do.

Nothing in this document was checked by a second person.