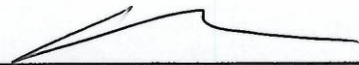


**Anti-Predatory Lending Pledge\*  
for Municipal Depositories**

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

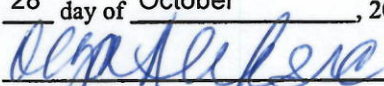
Albany Bank & Trust Co NA  
Name of Financial Institution

  
Signature of Authorized Officer

Robert Gecht  
Name of Authorized Officer (Print or Type)

President  
Title

(773) 267-0614  
Business Telephone Number

Subscribed and sworn to before me this  
28 day of October, 2022  
  
Notary Public



Date: 10/28/2022

Name of transaction for which this certificate is submitted: 2022 RFP for Designation as a 2023 Municipal Depository

Contact Person: Adam Steinback  
Address: 3400 W Lawrence Ave  
Chicago, IL 60625  
Telephone: (773) 463-5681

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

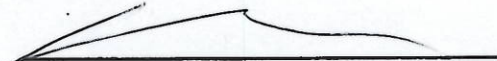


## Loan Policy Pledge for Municipal Depositories

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

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

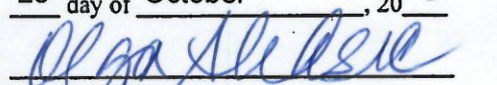
Albany Bank & Trust Co NA  
Name of Financial Institution

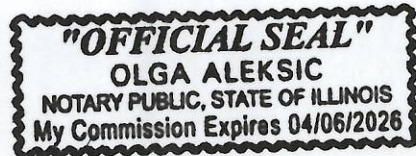
  
Signature of Authorized Officer

President  
Title

Robert Gecht  
Name of Authorized Officer (Print or Type)

(773) 267-0614  
Business Telephone Number

Subscribed and sworn to before me this  
28 day of October, 2022  
  
Notary Public



Date: 10/28/2022

Name of transaction for which this certificate is submitted: 2022 RFP for Designation as a 2023 Municipal Depository

Contact Person: Adam Steinback  
Address: 3400 W Lawrence Ave  
Chicago, IL 60625  
  
  
Telephone: (773) 463-5681

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

I, Robert Gecht, a duly authorized representative of Albany Bank & Trust Co NA represent and say as follows:

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

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

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

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

Signed: 

Dated: 10/28/2022

Print Name: Robert Gecht

Title: President



**CITY OF CHICAGO DEPARTMENT OF FINANCE  
REQUEST FOR PROPOSAL (“RFP”)**

**for:**

**2022 RFP for Designation as a 2023 Municipal Depository for City of Chicago and  
Chicago Board of Education Funds  
Specification Number: 1254181**

**Cover Letter & Executive Summary**

November 10, 2022

**Mr. Steven Sakai**

City Comptroller  
City Hall  
Department of Finance - 7<sup>th</sup> Floor  
121 N LaSalle St  
Chicago, IL 60602-1246

**Mr. Mauricio Banuelos**

City Comptroller  
City Hall  
Department of Finance - 7<sup>th</sup> Floor  
121 N LaSalle St  
Chicago, IL 60602-1246

Dear Mr. Sakai and Mr. Banuelos,

Albany Bank & Trust Co NA is pleased to provide this enclosed RFP Response. We have served as a Municipal Depository for the City of Chicago for 35 years since 1987, and we look forward to continuing the relationship. Additionally, our Statement of Community Involvement will share our long history of engaging with the City of Chicago and numerous other local partners in community and economic development for low- and moderate-income people.

No information in the ORIGINAL version was deemed to be required for redaction, so no REDACTED VERSION shall be submitted. Albank acknowledges receipt of all Addendums 1-5. Contact information of our representative for the City of Chicago to contact concerning this RFP:

Adam Steinback

Senior Vice President  
[adam.steinback@albanybank.com](mailto:adam.steinback@albanybank.com)  
(773) 463-5681  
3400 W Lawrence Ave  
Chicago, IL 60625



Main: 3400 W Lawrence Ave Chicago, IL 60625 (773) 267-7300  
Branch: 4100 W Lawrence Ave Chicago, IL 60630 (773) 267-7300  
Branch: 4400 N Western Ave Chicago, IL 60625 (773) 267-7300  
Branch: 7515 Skokie Blvd Skokie, IL 60077 (847) 677-2522







**CITY OF CHICAGO DEPARTMENT OF FINANCE  
REQUEST FOR PROPOSAL (“RFP”)**

**for:**

**2022 RFP for Designation as a 2023 Municipal Depository for City of Chicago and  
Chicago Board of Education Funds  
Specification Number: 1254181**

## **Sworn Statements**

Applicant-provide documents of Sworn Statements are not applicable to Albany Bank & Trust Co NA.



Main: 3400 W Lawrence Ave Chicago, IL 60625 (773) 267-7300  
Branch: 4100 W Lawrence Ave Chicago, IL 60630 (773) 267-7300  
Branch: 4400 N Western Ave Chicago, IL 60625 (773) 267-7300  
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**CITY OF CHICAGO DEPARTMENT OF FINANCE  
REQUEST FOR PROPOSAL (“RFP”)**

**for:**

**2022 RFP for Designation as a 2023 Municipal Depository for City of Chicago and  
Chicago Board of Education Funds  
Specification Number: 1254181**

**FDIC Coverage Rate**

The FDIC Coverage Rate for deposited balances at Albany Bank & Trust Co NA is each depositor insured to \$250,000.



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Branch: 7515 Skokie Blvd Skokie, IL 60077 (847) 677-2522



## Statement of Community Involvement

**CRA is in Albank's DNA.** We have been a deeply active and involved actor in community and economic development in low- and moderate-income communities for decades. Albank is engaged in numerous programs and initiatives to help in City of Chicago communities to be a beneficial and impactful contributor by our financial institution to the communities that we proudly serve.

With the City of Chicago specifically, we very much value our **35 year relationship history**, including these relatively recent examples of our direct engagement with the City of Chicago:

- Albank's employee, Sara Lopez, was confirmed and appointed as a Commissioner of Special Service Area (SSA) #60 administered by the North River Commission (see attached letter from Mayor Lightfoot).
- Attended Treasurer Conyears-Ervin's Juneteenth Webinar
- Albank's President, Robert Gecht, spoke on the panel of the Treasurer's Dollars & \$ense Townhall
- We donate annually to the City's North River Community Mental Health Center (mental health is an Albank priority based on community needs assessments that we are responsive to)
- We have ongoing community outreach interaction and meetings with Samantha Nugent, Ward 39 Alderman
- Prior to Ms. Nugent, we did the same with Marge Laurino, who now serves on Albank's Board of Directors
- Attended an Environmental Social Governance (ESG) event with the former Treasurer
- Albank co-founded the North River Commission in 1962 (and its related Lawrence Ave Development Corp in 1971), and has since had executives on its Board of Directors
- We work with many lending clients on projects for community development that involve TIF's, TOD's, SSA's, and various affordable housing City programs

Based on previous meetings with the team at the Office of the Chicago City Treasurer, Albank joined the **Federal Home Loan Bank (FHLB)** of Chicago. Therefore, as a Municipal Depository we are well positioned to always maintain our Collateral Pledge with a 100% ratio of market value/deposit during the term of the Deposit accounts with an FHLB Letter of Credit for Public Unit Deposits.

Please find below additional data about our significant Community Development activities.





OFFICE OF THE MAYOR  
CITY OF CHICAGO

LORI E. LIGHTFOOT  
MAYOR

October 26, 2022

Ms. Sara Lopez  
6147 West Cornelia Avenue  
Chicago, Illinois 60634

Dear Ms. Lopez:

I am pleased to congratulate you on your appointment as a member of Special Service Area No. 60, the Albany Park Commission. Approved today by the City Council of the City of Chicago, your term is effective immediately and will extend to January 15, 2025. Now, more than ever, our Special Service Area Commissions and the commercial corridors they represent are essential to sustaining the economic vitality of our city.

The City of Chicago is fortunate to have the participation of engaged leaders such as yourself and I commend you for your dedication to building a vibrant community. I am truly optimistic that all who live, work, visit, and do business in the City of Chicago will benefit from your efforts.

Thank you for your service in this important role.

Sincerely,

Mayor

**BRANCHES**

OPENED	BRANCH NAME	COMMUNITY	STREET	INTERSECTION	CITY	STATE	ZIP	PHONE	TRACT	INCOME	ATM	SERVICE	DRIVE-THRU	WALK-UP	PARKING
06/1953	Albany Park	Albany Park	3400 W Lawrence Ave	N Kimball Ave	Chicago	IL	60625	(773) 267-7300	1402.00	Moderate	24 hours	Full	Yes	Yes	Free Lot
03/1994	North Mayfair	Albany Park	4100 W Lawrence Ave	N Karlov Ave	Chicago	IL	60630	(773) 267-7300	1404.00	Middle	24 hours	Full	Yes	Yes	Free Lot
12/2003	Lincoln Square	Lincoln Square	4400 N Western Ave	W Montrose Ave	Chicago	IL	60625	(773) 267-7300	0408.00	Upper	24 hours	Full	Yes	No	Free Lot
02/1998	Skokie	Skokie	7515 Skokie Blvd	Lincoln Ave	Skokie	IL	60077	(847) 677-2522	8077.00	Middle	24 hours	Full	Yes	No	Free Lot

**ATM'S**

OPENED	ATM NAME	COMMUNITY	STREET	INTERSECTION	CITY	STATE	ZIP	PHONE	TRACT	INCOME	ATM	DEPOSITS	DRIVE-THRU	WALK-UP	PARKING
	Albany Park - Inside	Albany Park	3400 W Lawrence Ave	N Kimball Ave	Chicago	IL	60625	(773) 267-7300	1402.00	Moderate	24 hours	No	Yes	Yes	Free Lot
	Albany Park - Outside	Albany Park	3400 W Lawrence Ave	N Kimball Ave	Chicago	IL	60625	(773) 267-7300	1402.00	Moderate	24 hours	Yes	Yes	Yes	Free Lot
	Albany Park - Drive Thru	Albany Park	3400 W Lawrence Ave	N Kimball Ave	Chicago	IL	60625	(773) 267-7300	1402.00	Moderate	24 hours	Yes	Yes	Yes	Free Lot
03/1994	North Mayfair - Outside	Albany Park	4100 W Lawrence Ave	N Karlov Ave	Chicago	IL	60630	(773) 267-7300	1404.00	Middle	24 hours	Yes	Yes	Yes	Free Lot
12/2003	Lincoln Square - Outside	Lincoln Square	4400 N Western Ave	W Montrose Ave	Chicago	IL	60625	(773) 267-7300	0408.00	Upper	24 hours	Yes	Yes	No	Free Lot
02/1998	Skokie - Outside	Skokie	7515 Skokie Blvd	Lincoln Ave	Skokie	IL	60077	(847) 677-2522	8077.00	Middle	24 hours	Yes	Yes	No	Free Lot
01/1998	North Park University - Oustide	Albany Park	Magnuson Campus Center 5000 N Spaulding Ave	W Argyle St	Chicago	IL	60625	(773) 267-7300	1402.00	Moderate	24 hours	No	No	Yes	Street

**BRANCHES (CLOSED 12/2003)**

OPENED	BRANCH NAME	COMMUNITY	STREET	INTERSECTION	CITY	STATE	ZIP	PHONE	TRACT	INCOME	ATM	SERVICE	DRIVE-THRU	WALK-UP	PARKING
01/1988	South	Irving Park	3411 W Irving Park Rd	N Kimball Ave	Chicago	IL	60618	(773) 267-7300	1608.00	Middle					

<b>Name (Organization)</b>	<b>Community Development Activity</b>	<b>Description</b>	<b>Date</b>
North River Commission	CD - Economic Development	Special Service Area (SSA) Albany Park-Irving Park (60)	Jan 01, 2014
Albany Park Theater Project	CD - Community Service		Jan 01, 1997
Carole Robertson Center for Learning	CD - Community Service	Albany Park Community Center	Jan 01, 1975
North River Commission	CD - Economic Development	Lawrence Ave Development Corp	Jan 01, 1971
North River Commission	CD - Affordable Housing		Jan 01, 1962



Name (Organization)	Description	Notes	Date
North River Commission	Meritorious Service Award	50th Anniversary Celebration	Oct 30, 2012
North Park University	Old Main Preservation Society Award	Recognition of your generous support	May 10, 2011
Carole Robertson Center for Learning	1st Annual Community Arts Leadership Award Certificate	Recognition of valuable contributions to the arts	Jan 01, 2003
Carole Robertson Center for Learning	Title Sponsor Award	Albank 5K Run / Walk	Oct 20, 2002
Carole Robertson Center for Learning	Title Sponsor Award	Albank 5K Run / Walk	Oct 21, 2001
Carole Robertson Center for Learning	Title Sponsor Award	Albank 5K Run / Walk	Oct 21, 2000
Chicago Association of Neighborhood Development Organizations	Private Sector Linkage Award	Recognition of role in economic development	Dec 31, 1999
North River Commission	Lawrence Ave Development Corp	Recognition of outstanding commitment to development of Commercial Area	Sep 26, 1996
Korean American Association of Chicago	Distinguished Service Award	Recognition of outstanding leadership and dedicated services and of your great efforts to protect and improve the Korean Americans' rights and satisfy our common goals	Jun 30, 1995
Carole Robertson Center for Learning	Certificate of Appreciation	Older Wiser Livelier Seniors (OWLS) Programs Participation	Sep 18, 1992
North River Commission	Albany Park Chamber of Commerce	Recognition of Albank's continued investment in and support of the Albany Park shopping area	Oct 01, 1990
Latin American Chamber of Commerce	Membership Award		Jul 01, 1987
Illinois Hispanic Chamber of Commerce	Special Recognition Award	Recognition of outstanding contributions and support towards the development and growth of the Hispanic business community of Illinois	Nov 26, 1985
North River Commission	Lawrence Ave Development Corp	Recognition of outstanding commitment to development of Commercial Area	Sep 26, 1971

Organization Subject	Name	Impact Areas	Tags
Youth	100 Percent Foundation Inc	North Suburbs	
	Architecture Construction Engineering Mentor Program of Chicago Inc	City - Chicago	
	Boys & Girls Clubs of Chicago Inc	City - Chicago	
	Boys Hope Girls Hope of Illinois Inc	North Suburbs	
	Changing Worlds	City - Chicago	
	Chicago Youth Centers	City - Chicago	
	City Year Chicago	City - Chicago	
	Operation Shinning Star	City - Chicago	
	Otis Wilson Charitable Association	City - Chicago	
	Union League Boys & Girls Clubs	City - Chicago	
Cultural	2nd Story	Community - Albany Park (Branch) (14)	
	Albany Park Theater Project	Community - Albany Park (Branch) (14)	
	Culture Shock Chicago	Community - Irving Park (16)	
	Friends of Bohemian National Cemetery	Community - North Park (Branch - ATM) (13)	
	Glencoe Historical Society	North Suburbs	
	Irish American Heritage Center	Community - Irving Park (16)	
	La Grange Area Historical Society	Cook County	
	Multilingual Chicago	Community - North Park (Branch - ATM) (13)	
	North Park Art Walk	Community - North Park (Branch - ATM) (13)	
	Special Gifts Theatre Inc	Cook County	
	Victory Gardens Theater	North Side	
	Windy City Playhouse	Community - Irving Park (16)	
Health	AIDS Foundation of Chicago	City - Chicago	

Organization Subject	Name	Impact Areas	Tags
	Autism Speaks, Chicago Field Office	City - Chicago	
	Brain Research Foundation	City - Chicago	
	Harold E. Eisenberg Foundation	North Suburbs	
	Health Radio Project	City - Chicago	
	Healthy Albany Park Coalition	Community - Albany Park (Branch) (14)	
	International Myeloma Foundation of Chicago	City - Chicago	
	Josselyn Center	North Suburbs	
	Lisa Klitzky Foundation	North Suburbs	
	Lurie Childrens Hospital of Chicago	City - Chicago	
	March of Dimes, Chicago Office	City - Chicago	
	North River Expanded Mental Health Services of Chicago	Community - Irving Park (16)	
	NorthShore University HealthSystem	Community - North Park (Branch - ATM) (13)	
	NorthShore University HealthSystem	North Side	
	Old Irving Park Community Clinic	Community - Irving Park (16)	
Financial Service			
	Albany Bank & Trust Co NA	Community - North Park (Branch - ATM) (13)	
	Albany Bank & Trust Co NA	Community - Lincoln Square (Branch) (04)	
	Albany Bank & Trust Co NA	Community - Irving Park (16)	
	Albany Bank & Trust Co NA	Community - Albany Park: North Mayfair (Branch)	
	Albany Bank & Trust Co NA	Community - Albany Park (Branch) (14)	
	Albany Bank & Trust Co NA	City - Skokie (Branch)	
Civic			
	Albany Park Autonomous Center	Community - Albany Park (Branch) (14)	
	Carole Robertson Center for Learning	Community - Albany Park (Branch) (14)	
	Chicago Community Trust	Cook County	
	Chicago Working Families	Community - Albany Park (Branch) (14)	



Organization Subject	Name	Impact Areas	Tags
Community Development	Communities United	Community - Albany Park (Branch) (14)	
	League of Black Women	City - Chicago	
	Albany Park Neighbors	Community - Albany Park (Branch) (14)	
	Bowmanville Community Organization	Community - Lincoln Square (Branch) (04)	
	Brynford Park Community Association Inc	Community - North Park (Branch - ATM) (13)	
	Chicago Association of Neighborhood Development Organizations	City - Chicago	
	Greater Independence Park Neighborhood Association	Community - Irving Park (16)	
	Heart of Lincoln Square Neighbors Association	Community - Lincoln Square (Branch) (04)	
	Hollywood North Park Community Improvement Association	Community - North Park (Branch - ATM) (13)	
	Horner Park Neighbors	Community - Irving Park (16)	
	Irving Park East Neighborhood Association	Community - Irving Park (16)	
	Lincoln Square North Neighbors	Community - Lincoln Square (Branch) (04)	
	Mayfair Civic Association	Community - Albany Park: North Mayfair (Branch)	
	North Mayfair Improvement Association	Community - Albany Park: North Mayfair (Branch)	
	North Park Village Advisory Council	Community - North Park (Branch - ATM) (13)	
	Old Irving Park Association	Community - Irving Park (16)	
	People of East Albany Park Block Club	Community - Albany Park (Branch) (14)	
	Peterson Park Improvement Association	Community - North Park (Branch - ATM) (13)	
	Ravenswood Manor Improvement Association	Community - Albany Park (Branch) (14)	
	Ravenswood Neighbors Association	Community - Lincoln Square (Branch) (04)	
Residents of Irving Park	Community - Irving Park (16)		
Sauganash Community Association	Community - North Park (Branch - ATM) (13)		
Sauganash Park Community Improvement Association Inc	Community - North Park (Branch - ATM) (13)		
West River Park Neighbors	Community - Albany Park (Branch) (14)		
West Walker Civic Association	Community - Irving Park (16)		

Organization Subject	Name	Impact Areas	Tags
Human Rights	American Jewish Committee, Chicago Regional Office	City - Chicago	
	Chicago Diabetes Project	City - Chicago	
	Hana Center	North Side	
Public Safety	Anti Defamation League of Chicago	City - Chicago	
	Israel's Gifts of Hope Foundation	Community - Albany Park (Branch) (14)	
Education	Asian Youth Services	Community - Albany Park (Branch) (14)	
	David L Hoyt Education Foundation	North Side	
	East Village Youth Program	North Side	
	Patriot Education Fund	North Suburbs	
	Rise International	North Suburbs	
Social Service	Center for Seniors	North Suburbs	
	Douglas Center	City - Skokie (Branch)	
	Kiwanis Club of Skokie Valley	City - Skokie (Branch)	
	Little City Foundation	North Suburbs	
	Progressive Services Network	North Suburbs	
	Rotary Club of Norridge Harwood Heights	North Suburbs	
Religious	Chicago Jewish News Front Page Council	City - Chicago	
Recreation	Chicago Yacht Club Foundation	City - Chicago	
	Northern Express Hockey Club Organization	North Suburbs	
	United Serbs Sport Club Inc	North Suburbs	

Organization Subject	Name	Impact Areas	Tags
Food	Common Pantry	North Side	
	Friendship Center	Community - North Park (Branch - ATM) (13)	
	Global Garden Refugee Training Farm	Community - Albany Park (Branch) (14)	
	Green City Market	City - Chicago	
	La Colmena The Beehive	Community - Albany Park (Branch) (14)	
	Taste of Romania Inc	Community - Irving Park (16)	
	Unity in Community Foundation	North Suburbs	

Tags - Service	Name (Organization)	Notes	Description	Date
Financial Literacy - Seminars	City of Chicago	Dollars & \$ense Town Hall Meeting	North Side Neighborhood Banking & Lending	Feb 29, 2020
	City of Chicago	Dollars & \$ense Town Hall Meeting	North Side Neighborhood Banking & Lending	Feb 29, 2020
	Albank Investments	Seminar - Long Term Care		Dec 07, 2018
	Albank Investments	Seminar - Long Term Care		Dec 07, 2018
	Albank Investments	Seminar - Long Term Care		Dec 07, 2018
	Albank Investments	Seminar - Long Term Care		Dec 07, 2018
	Albank Investments	Seminar - Long Term Care		Dec 07, 2018
	Albank Investments	Seminar - Social Security		Nov 16, 2017
	Albank Investments	Seminar - Social Security		Nov 16, 2017
	Albank Investments	Seminar - Social Security		Nov 16, 2017
	Albank Investments	Seminar - Social Security		Nov 16, 2017
	Albank Investments	Seminar - Social Security		Nov 16, 2017
	School District - Chicago Public Schools (299)	Northside College Preparatory High School	Financial Literacy Action for Immigrants & Refugees	Apr 06, 2017
	School District - Chicago Public Schools (299)	Northside College Preparatory High School	Financial Literacy Action for Immigrants & Refugees	Apr 06, 2017
	City of Chicago	Financial Literacy Forum Sponsorship		Jan 01, 2007
	City of Chicago	Financial Literacy Forum Sponsorship		Jan 27, 2005
	City of Chicago	Small Business Exposition		May 12, 2004
	City of Chicago	Small Business Exposition		Jul 01, 2003
Financial Literacy - Branch Information				
	Federal Reserve Bank of Chicago	Currency Education Program Quick Reference	English	Jan 01, 2020
	Federal Reserve Bank of Chicago	Currency Education Program Quick Reference	Spanish	Jan 01, 2020
	Consumer Financial Protection Bureau	Financial Education Placemats	English	Jan 01, 2018
	Consumer Financial Protection Bureau	Financial Education Placemats	Spanish	Jan 01, 2018
	Hathaway Publishing Corporation	Your Family Finances Guide		Jan 01, 2011
	Albank	Lobby Brochures		Jan 01, 2000
Financial Literacy - Homeowner Counseling				
	Northwest Center	Foreclosure Counseling Intervention Mitigation Program		Jan 01, 2010
	Department of Housing & Urban Development	Homeownership Counseling Program		Feb 14, 2000
	Albank	Homeownership Counseling Program		Feb 14, 2000
Financial Literacy - Website Information				
	Fiserv Inc	Online Security Education		Jan 01, 2000
	Department of Housing & Urban Development	Making Home Affordable Program		Jan 01, 2000
	Fiserv Inc	Identity Theft Prevention Education Videos		Jan 01, 2000

Impact Areas	Name
Chicago MSA	Lambs Farm Neighborhood Housing Services of Chicago Inc Housing Opportunities for Women Inc Woodstock Institute
City - Chicago	Neighborhood Building Owners Alliance Local Initiatives Support Corporation, Chicago Office
City - Evanston	Connections for the Homeless
Community - Albany Park (Branch) (14)	World Relief Chicago Corp Albany Park Defense Network Illinois Tenants Union
Community - Belmont Cragin (19)	Northwest Center
Community - Belmont Cragin (19), Community - Hermosa (20), Community - Jefferson Park (11), Community - Norwood Park (10), Community - Portage Park (15)	Northwest Side Building Coalition
Community - Edgewater (77), Community - Uptown (03)	Edgewater Uptown Builders Association
Community - Lincoln Park (07)	Lincoln Park Builders of Chicago
Community - Lincoln Square (Branch) (04)	Twelve Step House



Impact Areas	Name
Community - Rogers Park (01)	Rogers Park Builders Group
Community - Uptown (03)	Sarah's Circle
	Residents for Effective Shelter Transitions
Midwest	Habitat for Humanity
	National Development Council
North Side	Friedman Place
	Northwest Home for the Aged
	Autonomous Tenants Union
	Northside Community Resources
	North Side Housing & Supportive Services
North Suburbs	Housing Opportunity Development Corporation

<b>Last Name (Volunteer)</b>	<b>Name (Organization)</b>	<b>Notes</b>	<b>Date</b>
Steinback	Foundation for the Educational Development of Children	Vice Chairman	Dec 11, 2015
	Glencoe Historical Society	Director	Nov 15, 2012
Schwebel	North River Commission	Financial Secretary	Apr 15, 2015
	Illinois Hotel & Lodging Association Educational Foundation	Director	Jan 01, 2000
Gecht	Brandeis University Club of Chicago	Governing Board of Fellows Council	Dec 21, 2010
	Northeastern Illinois University	Director Emeritus, Foundation	Sep 01, 1999
	Francis W. Parker School	Life Director of Directors Trustee & Benefactor	Jun 01, 1998

Last Name (Volunteer)	Job Title (Volunteer/User Detail)	Name (Organization)	Notes	Date
Bokor	Vice Chairman	Northwest Home for the Aged	Director	Jan 01, 2008
	Vice Chairman	Kirschenbaum Charitable Foundation	Secretary	Apr 15, 2012
Drexler	Director	Friends of the Israel Defense Forces, Illinois Chapter	Advisory Board Member	Jul 01, 2010
	Director	Fund for Enlightenment Inc	Chairman	Apr 15, 2010
	Director	Invest for Kids Inc	Director	Oct 01, 2010
Fox	Director	Israel Cancer Research Fund, Chicago Chapter	Director & Governance Officer	Jul 01, 2013
	Director	Leukemia & Lymphoma Society, Greater Illinois Chapter	Director	Jul 01, 2013
Hammerman	Vice Chairman	Harvard University Club Of Chicago	Director	Nov 16, 2016
	Vice Chairman	Sol & Celia Hammerman Foundation	Director	Nov 01, 2010
	Vice Chairman	Meyer & Raena Hammerman Foundation	Director	Nov 01, 2010
	Vice Chairman	Ralph & Linda Kaffel Charitable Foundation	Director	Dec 01, 2010
	Vice Chairman	Frank & Lois Noonan Charitable Foundation	Director	Dec 01, 2010
	Vice Chairman	Saul Zaentz Charitable Foundation	Director	Jan 01, 1997
Laurino	Director	Northeastern Illinois University		Jan 01, 2019
	Director	Northeastern Illinois University		Jan 01, 2020
	Director	Northeastern Illinois University		Jan 01, 2021
	Director	Northeastern Illinois University		Jan 01, 2022
Martinez	Director	Cuban American Chamber of Commerce of Illinois	President	Jan 01, 2015
Sanchez	Director, Advisory	Cuban American Chamber of Commerce of Illinois	Director	Jan 01, 2015

Last Name (Our Representative)	Name	Community Development Activity	Organization Subject	Impact Areas
Akhter	1 (Count) Bangladesh Association of Chicagoland	CD - Community Service	Cultural	Chicago MSA
Aleksic	1 (Count) Serbian Orthodox Church Diocese of New Gracanica in Midwestern America	CD - Community Service	Religious	Midwest
Chip	4 (Count) Lincoln Park Builders of Chicago Union League Boys & Girls Clubs Windy City Playhouse Neighborhood Building Owners Alliance	CD - Affordable Housing CD - Community Service CD - Community Service CD - Affordable Housing	Affordable Housing Youth Cultural Affordable Housing	Community - Lincoln Park (07) City - Chicago Community - Irving Park (16) City - Chicago
Ludwig	1 (Count) 2nd Story	CD - Community Service	Cultural	Community - Albany Park (Branch) (14)
Martinez	1 (Count) Chicago Diabetes Project	CD - Community Service	Human Rights	City - Chicago
McKee	4 (Count) Cerqua Rivera Dance Theatre Edgewater Uptown Builders Association Real Estate Investment Association AAA Private Foundation	CD - Community Service CD - Affordable Housing CD - Economic Development CD - Community Service	Cultural Affordable Housing Financial Service Community Development	Chicago MSA Community - Edgewater (77), Community - Uptown (03) Chicago MSA City - Skokie (Branch)
Medina	1 (Count) Juvenile Diabetes Research Foundation of Illinois	CD - Community Service	Health	Illinois
Mendoza	2 (Count) Legacy Leaders International Commercial Real Estate Women Network of Chicago	CD - Community Service CD - Economic Development	Youth Workforce Development	Community - Hermosa (20), Community - Humboldt Park (23) Chicago MSA
Mulcahy	3 (Count) Rogers Park Builders Group Celestial Church of Christ Diocese of USA Northwest Side Building Coalition	CD - Affordable Housing CD - Community Service CD - Affordable Housing	Affordable Housing Religious Affordable Housing	Community - Rogers Park (01) City - Chicago Community - Belmont Cragin (19), Community - Hermosa (20), Community - Jefferson Park (11), Community - Norwood Park (10), Community - Portage Park (15)
Rosenberg	4 (Count) America's Food Bank American Society of Composers, Authors & Publishers Foundation Aspire Lawyers Trust Fund of Illinois	CD - Community Service CD - Community Service CD - Community Service CD - Community Service	Food Cultural Workforce Development Civic	Chicago MSA Midwest Chicago MSA Illinois
Siptrott	1 (Count) Patrick Lives On to End Gun Violence	CD - Community Service	Public Safety	Chicago MSA
Tapia	2 (Count) Chicago Working Families Chicagoland Breweriana Society Inc	CD - Community Service CD - Community Service	Civic Cultural	Community - Albany Park (Branch) (14) Chicago MSA
Wanland	2 (Count) Special Gifts Theatre Inc Youth Connection Charter School	CD - Community Service CD - Community Service	Cultural Education	Cook County Chicago MSA

Service - Board Members - Organization - Community

Last Name (Our Representative)	Name	Referrer Type	Community Development Activity	Organization Subject	Impact Areas
Bokor	Chicago Chesed Fund	Referral - Shareholder	CD - Community Service	Religious	City - Lincolnwood
	Kirschenbaum Charitable Foundation	Board Service	CD - Community Service	Civic	Chicago MSA
	Northwest Home for the Aged	Board Service	CD - Affordable Housing	Health	North Side
	Krupnick Bokor Kagda & Brooks Ltd	Employee - Board	CD - Economic Development	Financial Service	Chicago MSA
	Congregation Kehilath Jacob Beth Samuel	Employee - Board	CD - Community Service	Religious	Community - North Park (Branch - ATM) (13)
Drexler	Friends of the Israel Defense Forces, Illinois Chapter	Board Service	CD - Community Service	Public Safety	Illinois
	Invest for Kids Inc	Board Service	CD - Community Service	Youth	Chicago MSA
	Fund for Enlightenment Inc	Board Service	CD - Community Service	Civic	Chicago MSA
	Holocaust Memorial Foundation of Illinois Inc	Employee - Board	CD - Community Service	Education	Illinois
Fox	Ravinia Festival Association	Employee - Board	CD - Community Service	Cultural	Chicago MSA
	Israel Cancer Research Fund, Chicago Chapter	Board Service	CD - Community Service	Health	Chicago MSA
	Northwestern University	Employee - Board	CD - Economic Development	Education	Chicago MSA
	Leukemia & Lymphoma Society, Greater Illinois Chapter	Board Service	CD - Community Service	Health	Illinois
Hammerman	Harvard University Club Of Chicago	Board Service	CD - Community Service	Education	Chicago MSA
	Saul Zaentz Charitable Foundation	Board Service	CD - Community Service	Education	Midwest
	Sol & Celia Hammerman Foundation	Board Service	CD - Community Service	Civic	Chicago MSA
	Meyer & Raena Hammerman Foundation	Board Service	CD - Community Service	Civic	Chicago MSA
	Ralph & Linda Kaffel Charitable Foundation	Board Service	CD - Community Service	Civic	Chicago MSA
	Frank & Lois Noonan Charitable Foundation	Board Service	CD - Community Service	Youth	Chicago MSA
	Housing Opportunity Development Corporation	Employee - Board	CD - Affordable Housing	Affordable Housing	North Suburbs
Hayes	Greater Ravenswood Chamber of Commerce	Employee - Board	CD - Economic Development	Economic Development	Community - Lincoln Square (Branch) (04)
Laurino	School District - Chicago Public Schools (299)	Employee - Board	CD - Community Service	Education	City - Chicago
	Friends of Margaret Laurino	Employee - Board	CD - Community Service	Civic	Community - Albany Park (Branch) (14)
	Park District - Chicago	Employee - Board	CD - Community Service	Recreation	City - Chicago
	City of Chicago	Employee - Management	CD - Economic Development	Civic	City - Chicago
	Library District - Chicago	Employee - Board	CD - Community Service	Cultural	City - Chicago
	Edgebrook Sauganash Chamber of Commerce	Employee - Board	CD - Economic Development	Economic Development	Community - Forest Glen (12)
	NorthShore University HealthSystem	Employee - Board	CD - Community Service	Health	Community - North Park (Branch - ATM) (13), North Side
Martinez	Cuban American Chamber of Commerce of Illinois	Board Service	CD - Economic Development	Economic Development	Illinois
	Illinois Hispanic Chamber of Commerce	Employee - Board	CD - Economic Development	Economic Development	Illinois
Pavlock	Northwest Center	Employee - Board	CD - Affordable Housing	Affordable Housing	Community - Belmont Cragin (19)

Impact Areas	Description	Notes	Zip (Address - Census)	Tract Income Level (Tract Details/Income)
Community - Albany Park (Branch) (14)	4 (Distinct)			
	Albany Park	Far North Side	60625	Upper
	Mayfair	Far North Side	60630	Upper
	North Mayfair (Branch)	Far North Side	60630	Middle
	Ravenswood Manor	Far North Side	60625	Upper
Community - Edgewater (77)	7 (Distinct)			
	Andersonville	Far North Side	60640	Upper
	Edgewater	Far North Side	60660	Middle
	Edgewater Beach	Far North Side	60660	Middle
	Edgewater Glen	Far North Side	60660	Upper
	Epic	Far North Side	60660	Middle
	Lakewood Balmoral	Far North Side	60640	Upper
Community - West Ridge (02)	Magnolia Glen	Far North Side	60660	Middle
	6 (Distinct)			
	Arcadia Terrace	Far North Side	60659	Moderate
	Nortown	Far North Side	60645	Middle
	Peterson Park	Far North Side	60659	Middle
	Rosehill	Far North Side	60660	Middle
	West Ridge	Far North Side	60645	Upper
Community - Austin (25)	West Rogers Park	Far North Side	60645	Upper
	5 (Distinct)			
	Austin	West Side	60644	Moderate
	Galewood	West Side	60707	Middle
	North Austin	West Side	60639	Moderate
	South Austin	West Side	60644	Low
The Island	West Side	60644	Moderate	



<b>Impact Areas</b>	<b>Description</b>	<b>Notes</b>	<b>Zip (Address - Census)</b>	<b>Tract Income Level (Tract Details/Income)</b>
Community - Avondale (21)	5 (Distinct)			
	Avondale	North Side	60618	Moderate
	Belmont Gardens	North Side	60641	Middle
	Jackowo	North Side	60618	Moderate
	Polish Village	North Side	60618	Moderate
	Waclawowo	North Side	60618	Moderate
Community - Irving Park (16)	8 (Distinct)			
	Avondale Gardens	Northwest Side	60618	Moderate
	Horner Park	Northwest Side	60618	Moderate
	Irving Park	Northwest Side	60618	Moderate
	Kilbourn Park	Northwest Side	60641	Moderate
	Merchant Park	Northwest Side	60641	Moderate
	Old Irving Park	Northwest Side	60641	Upper
	South Old Irving Park	Northwest Side	60641	Moderate
Community - Belmont Cragin (19)	5 (Distinct)			
	Belmont Central	Northwest Side	60639	Moderate
	Belmont Cragin	Northwest Side	60639	Moderate
	Brickyard	Northwest Side	60639	Middle
	Cragin	Northwest Side	60639	Moderate
	Hanson Park	Northwest Side	60639	Low
Community - Dunning (17)	5 (Distinct)			
	Belmont Heights	Northwest Side	60634	Middle
	Belmont Terrace	Northwest Side	60634	Middle
	Dunning	Northwest Side	60634	Middle
	Irving Woods	Northwest Side	60634	Middle

Impact Areas	Description	Notes	Zip (Address - Census)	Tract Income Level (Tract Details/Income)
Community - Norwood Park (10)	Schorsch Village	Northwest Side	60634	Middle
	7 (Distinct)			
	Big Oaks	Far North Side	60656	Middle
	Norwood Park	Far North Side	60646	Upper
	Norwood Park East	Far North Side	60646	Upper
	Norwood Park West	Far North Side	60631	Upper
	Old Norwood Park	Far North Side	60631	Upper
	Oriole Park	Far North Side	60656	Middle
Community - Lincoln Square (Branch) (04)	Union Ridge	Far North Side	60656	Middle
	5 (Distinct)			
	Bowmanville	Far North Side	60640	Upper
	Budlong Woods	Far North Side	60625	Upper
	Lincoln Square	Far North Side	60625	Upper
	Ravenswood	Far North Side	60640	Upper
	Ravenswood Gardens	Far North Side	60625	Upper
Community - Lake View (06)	9 (Distinct)			
	Boystown	North Side	60657	Upper
	Graceland West	North Side	60613	Moderate
	Lake View	North Side	60657	Upper
	Lake View East	North Side	60657	Upper
	North Halsted	North Side	60613	Upper
	Sheridan Station Corridor	North Side	60613	Upper
	South East Ravenswood	North Side	60613	Upper
	West Lake View	North Side	60618	Upper
	Wrigleyville	North Side	60613	Upper
Community - North Park (Branch - ATM) (13)	5 (Distinct)			

Impact Areas	Description	Notes	Zip (Address - Census)	Tract Income Level (Tract Details/Income)
Community - Logan Square (22)	Brynford Park	Far North Side	60646	Upper
	Hollywood Park	Far North Side	60659	Middle
	North Park	Far North Side	60625	Upper
	Pulaski Park	Far North Side	60659	Middle
	River's Edge	Far North Side	60630	Upper
	5 (Distinct)			
	Bucktown	North Side	60647	Moderate
	Kosciuszko Park	North Side	60647	Moderate
	Logan Square	North Side	60647	Moderate
	Palmer Square	North Side	60647	Middle
Community - Uptown (03)	Polish Downtown	North Side	60622	Upper
	6 (Distinct)			
	Buena Park	Far North Side	60613	Upper
	Clarendon Park	Far North Side	60640	Upper
	Margate Park	Far North Side	60640	Moderate
	New Chinatown	Far North Side	60640	Moderate
	Sheridan Park	Far North Side	60640	Middle
	Uptown	Far North Side	60640	Upper
Community - Lincoln Park (07)	8 (Distinct)			
	DePaul	North Side	60614	Upper
	Lincoln Park	North Side	60614	Upper
	Old Town Triangle	North Side	60614	Upper
	Park West	North Side	60614	Upper
	Ranch Triangle	North Side	60614	Upper
	Sheffield Neighbors	North Side	60614	Upper
	West DePaul	North Side	60614	Upper

Impact Areas	Description	Notes	Zip (Address - Census)	Tract Income Level (Tract Details/Income)
Community - Rogers Park (01)	Wrightwood Neighbors	North Side	60614	Upper
	3 (Distinct)			
	East Rogers Park	Far North Side	60626	Moderate
Community - West Town (24)	Loyola	Far North Side	60626	Middle
	Rogers Park	Far North Side	60626	Moderate
	8 (Distinct)			
	East Ukrainian Village	West Side	60622	Upper
	Noble Square	West Side	60642	Upper
	Old Wicker Park	West Side	60622	Upper
	Pulaski Park	West Side	60622	Upper
	Smith Park	West Side	60612	Middle
	Ukrainian Village	West Side	60622	Middle
	West Town	West Side	60622	Upper
Community - Forest Glen (12)	Wicker Park	West Side	60622	Upper
	9 (Distinct)			
	Edgebrook	Far North Side	60646	Upper
	Forest Glen	Far North Side	60630	Upper
	Middle Edgebrook	Far North Side	60646	Upper
	North Edgebrook	Far North Side	60646	Upper
	Old Edgebrook	Far North Side	60646	Upper
	Sauganash	Far North Side	60646	Upper
	Sauganash Woods	Far North Side	60630	Upper
	South Edgebrook	Far North Side	60646	Upper
Community - Edison Park (09)	Wildwood	Far North Side	60646	Upper
	1 (Distinct)			
	Edison Park	Far North Side	60631	Upper

Impact Areas	Description	Notes	Zip (Address - Census)	Tract Income Level (Tract Details/Income)
Community - Jefferson Park (11)	2 (Distinct)			
	Gladstone Park	Far North Side	60630	Upper
	Jefferson Park	Far North Side	60630	Upper
Community - Hermosa (20)	2 (Distinct)			
	Hermosa	Northwest Side	60639	Moderate
	Kelvyn Park	Northwest Side	60641	Middle
Community - Humboldt Park (23)	2 (Distinct)			
	Humboldt Park	West Side	60622	Moderate
	West Humboldt Park	West Side	60639	Low
Community - North Center (05)	4 (Distinct)			
	Lathrop Homes	North Side	60647	Upper
	North Center	North Side	60618	Moderate
	Roscoe Village	North Side	60618	Moderate
	Saint Ben's	North Side	60618	Upper
Community - Montclare (18)	1 (Distinct)			
	Montclare	Northwest Side	60707	Middle
Community - Portage Park (15)	1 (Distinct)			
	Portage Park	Northwest Side	60641	Middle



**PUBLIC DISCLOSURE**

January 10, 2022

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

Albany Bank and Trust Company, National Association

**Charter Number (14688)**

3400 West Lawrence Ave.

Chicago, Illinois 60625

Office of the Comptroller of the Currency  
Downers Grove Field Office  
2001 Butterfield Road, Suite 400  
Downers Grove, Illinois 60515

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.



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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

**The community development test is rated: Satisfactory.**

The major factors that support this rating include:

- Albany Bank and Trust Company, N.A.'s (Albany or bank) distribution of home mortgage loans to low- and moderate-income (LMI) census tracts (CTs) within its assessment area (AA) during the evaluation period is reasonable.
- A majority of loans that Albany originated during the evaluation period were located inside its AA.
- Albany's average loan-to-deposit (LTD) ratio is reasonable given the bank's size and financial condition, and the credit needs of its AA.
- Albany demonstrates adequate responsiveness to community development (CD) needs within its AA by engaging in a combination of CD loans, qualified investments, and CD services.

### Loan-to-Deposit Ratio

Considering Albany's size and financial condition, and the credit needs of its AA, the bank's loan-to-deposit ratio (LTD) is reasonable. Albany's LTD averaged 80.6 percent since the last evaluation. We compared the bank's averaged LTD to nine similarly situated banks with total assets between \$656 million and \$1.0 billion in Cook County. The combined average quarterly LTD for the similarly situated banks was 76.9 percent, with the lowest at 58.8 percent and the highest at 115.2 percent. Albany had the third highest LTD in this group.

### Lending in Assessment Area

A majority of the bank's loans originated for the years 2018 through 2020 were inside of the AA. The bank originated and purchased 69.4 percent of its total loans inside the bank's AA. This analysis was performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. We calculated the proportion of lending inside versus outside the AA on a bank-wide basis. The analysis considered all loans reported by the bank on its 2018 and 2019 Home Mortgage Disclosure Act Loan Application Register (HMDA LAR). The bank did not originate sufficient loans in 2020 to meet the filing threshold for HMDA, therefore, we utilized the bank's internal data to test home mortgage loans.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans (000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	18	78.3	5	21.7	23	24,460	86.4	3,835	13.6	28,295
2019	12	63.2	7	36.8	19	12,490	69.0	5,605	31.0	18,095
2020	29	67.4	14	32.6	43	48,590	75.6	15,706	24.4	64,296
<b>Total</b>	<b>59</b>	<b>69.4</b>	<b>26</b>	<b>30.6</b>	<b>85</b>	<b>85,540</b>	<b>77.3</b>	<b>25,146</b>	<b>22.7</b>	<b>110,686</b>
<i>Source: Bank Data</i>										
<i>Note: Due to rounding, totals may not equal 100.0%.</i>										

## Description of Institution

Albany is a \$733 million intrastate community bank located in Chicago, Illinois. The bank is a wholly owned subsidiary of Albank Corporation, a one-bank holding company. The bank is a full-service institution, and it operates four branch offices including three in Chicago and one located in nearby Skokie, Illinois. The bank owns and operates seven automated teller machines (ATM), five of which accept deposits. Six of the ATMs are located at branches, and one is a stand-alone ATM located on the campus of North Park University in Chicago. The bank has not experienced any merger or acquisition activity since its prior CRA evaluation.

The bank's strategic focus is serving the financial needs of small- and medium-sized businesses, real estate owners/operators, professionals, and non-profit organizations. As of December 31, 2020, the bank's loan portfolio totaled \$435 million (64 percent of total assets) and Tier 1 capital totaled \$102 million. The loan portfolio consists of commercial real estate loans (42 percent), multifamily real estate loans (39 percent), other commercial loans (11 percent) and one-to four family residential real estate loans (8 percent).

The bank does not have any legal impediments that hinder its ability to meet the needs of its AA. Albany received a "Satisfactory" rating at its last CRA evaluation, dated November 26, 2018.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

Albany was evaluated under Intermediate Small Bank (ISB) examination procedures which include a lending test and a CD test to assess compliance with the CRA. The lending test evaluates the bank's record of meeting the credit needs of its AA through lending activities. Our review focused on the bank's primary lending product of home mortgage loans, primarily multifamily or investor owned properties. We analyzed 2018 and 2019 HMDA data and a sample of 2020 home mortgage loans. Due to a change in the metropolitan division (MD) borders in the Chicago-Naperville-Elgin, IL, WI, IN MSA beginning in 2019 (which affected median family income calculations), we reviewed 2018 loan data separately from 2019 and 2020. The CD test evaluates the bank's responsiveness to the CD needs in its AA through qualified lending, investments, and services. The evaluation period for this review is from

January 1, 2018, to December 31, 2020. We did not consider any affiliate or subsidiary lending activity in this review.

### **Data Integrity**

We reviewed the accuracy of Albany's 2018 and 2019 HMDA data in October 2021 using independent audit findings. We also tested 100 percent of the 2020 home mortgage loans, as the bank was no longer a required HMDA reporter for that year due to a change in reporting criteria. We determined the bank's data was reliable for the purpose of our analysis at this CRA examination.

### **Selection of Areas for Full-Scope Review**

Albany has one AA, and we completed a full-scope review of the AA.

### **Ratings**

Albany's overall rating is based on the full-scope review of its AA. Our analysis placed more weight on performance during 2019 and 2020 due to the bank's larger volume of loan originations during those years.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Illinois

**CRA rating for the State of (name of state)<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- Albany's distribution of home mortgage loans to LMI CTs is reasonable.
- A majority of loans that Albany originated during the evaluation period were located inside its AA.
- Albany's average LTD ratio is reasonable given the bank's size and financial condition, and the credit needs of its AA.
- Albany demonstrates adequate responsiveness to CD needs by engaging in a combination of CD loans, qualified investments, and CD services.

### Description of Institution's Operations in Illinois

Albany has one AA consisting of a portion of Cook County in the state of Illinois. Cook County is in the Chicago-Naperville-Evanston IL Metropolitan Division (MD) 16984 of the Chicago-Naperville-Elgin IL-IN-WI MSA 16980. The AA contains 303 CTs primarily located within the city of Chicago, but also include a limited number of CTs within the communities of Skokie, Evanston, Lincolnwood, and Niles. The AA has remained unchanged since the bank's prior CRA evaluation, although the name of the MD changed in 2019 from Chicago-Naperville-Arlington Heights IL MD 16974 when Kendall County was removed. This change did not affect the bank's AA.

The AA meets the regulatory requirements that it consist of whole geographies and not arbitrarily exclude LMI CTs or reflect any illegal discrimination. The 303 CTs include 16 (5.3 percent) low-income CTs, 100 (33.0 percent) moderate-income CTs, 71 (23.1 percent) middles-income CTs, 115 (37.9 percent) upper-income CTs, and 2 (0.66 percent) with no income information.

#### Competition

Competition for deposits within Albany's AA is strong. According to the June 30, 2020 FDIC Deposit Market Share Report, Albany had \$567 million in deposits from within Cook County and ranked 39<sup>th</sup> out of 102 institutions with a 0.15 percent deposit market share. The top five depository banks hold a significant portion of the deposits in Cook County, and include J.P. Morgan Chase Bank, N.A. (22.5 percent), BMO Harris Bank, N.A. (18.4 percent), Bank of America, N.A. (10.9 percent), The Northern Trust Co. (8.7 percent) and CIBC Bank U.S.A. (6.7 percent).

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Demographics

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Albany</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	303	5.3	33.0	23.1	38.0	0.7
Population by Geography	1,166,310	4.8	36.4	26.9	31.5	0.4
Housing Units by Geography	511,145	4.3	33.2	26.0	35.9	0.5
Owner-Occupied Units by Geography	214,688	2.2	27.4	31.8	38.4	0.2
Occupied Rental Units by Geography	247,807	5.9	37.3	21.4	34.7	0.7
Vacant Units by Geography	48,650	5.8	38.3	23.7	31.5	0.6
Businesses by Geography	78,524	2.5	25.1	27.1	45.0	0.2
Farms by Geography	729	2.1	25.7	29.6	42.7	0.0
Family Distribution by Income Level	242,091	26.5	16.5	16.6	40.4	0.0
Household Distribution by Income Level	462,495	27.6	15.8	16.6	40.0	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$303,137
			Median Gross Rent			\$1,054
			Families Below Poverty Level			12.1%

Sources: 2015 ACS and 2020 D&B Data  
Notes: Due to rounding, totals may not equal 100.0%.  
The NA category consists of geographies that have not been assigned an income classification.

Population

According to 2015 ACS Census data and 2020 Dunn and Bradstreet data, the AA population was 1,166,310 persons with 56,386 (4.8 percent) residing in low-income CTs, 424,843 (36.4 percent) residing in moderate-income CTs, 313,670 (26.9 percent) residing in middle-income CTs, 366,984 (31.5 percent) residing in upper-income CTs, and 4,427 residing in the CT designated NA.

The 2015 ACS Census data and 2020 Dunn and Bradstreet data also shows that there were 242,091 families located within Albany's designated AA. The distribution of families by income level was 64,073 (26.5 percent) low-income, 40,008 (16.5 percent) moderate-income, 40,295 (16.6 percent) middle-income, and 97,715 (40.0 percent) upper income. Median family income was \$75,024.



<b>Table B – Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Chicago-Naperville-Arlington Heights, IL MD Median Family Income (16974)</b>				
2018 (\$82,400)	<\$41,200	\$41,200 to <\$65,920	\$65,920 to <\$98,880	≥\$98,880
<b>Chicago-Naperville-Evanston, IL Median Family Income (16984)</b>				
2019 (\$82,000)	<\$41,000	\$41,000 to <\$65,600	\$65,600 to <\$98,400	≥\$98,400
2020 (\$84,800)	<\$42,400	\$42,400 to <\$67,840	\$67,840 to <\$101,760	≥\$101,760
<i>Source: Federal Financial Institutions Examination Council (FFIEC)</i>				

The chart above provides the median family income ranges for the Chicago-Naperville-Arlington Heights MD (16974) and the Chicago-Naperville-Evanston MD (16984). The Office of Management and Budget (OMB) made the changes for 2019 and later. The low- and moderate-income ranges were modestly lower after the revisions.

### Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment rates in the AA were stable until the COVID-19 pandemic national emergency began in March 2020. As of December 31, 2020, unemployment rates for Cook County remained higher than the state and national averages of 9.5 percent and 6.7 percent, respectively, but lower than the peak unemployment of 17.1 percent as of April 2020.

<b>Annual Unemployment Rates</b>				
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Peak</b>
Cook County	4.2%	4.0%	11.1%	17.1%
State of Illinois	4.4%	4.0%	9.5%	16.3%
National	3.9%	3.6%	6.7%	14.7%
<i>Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of April 30, 2020.</i>				

### Community Contact

We held conversations with two community contacts and reviewed details of previous community contacts that serve the Albany Park community to determine the AA needs. The community contacts noted that business owner financial education and financing needs for the small businesses as well as the preservation of affordable housing within the AA are ongoing needs within the area. Both community contacts noted that due to the large migrant population, Albany Park has been negatively impacted by the effects of the pandemic and ensuing lockdowns. The contacts noted that community organizations have pivoted to housing stabilization and financial counseling to counter the effects of the pandemic, causing an additional need for social services within the AA.

## **Scope of Evaluation in Illinois**

Albany Bank and Trust Company has one AA in the state of Illinois, and we completed a full scope of this AA.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS**

### **LENDING TEST**

Albany's performance under the Lending Test in the state of Illinois is rated Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, Albany's lending performance in the state of Illinois is reasonable.

### **Distribution of Loans by Income Level of the Geography**

Albany's geographic distribution of loans in its AA is reasonable. We did not identify any unexplained conspicuous lending gaps in the AA

#### ***Home Mortgage Loans***

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate Albany's geographic distribution of home mortgage loan originations and purchases.

We evaluated the data using two separate analysis periods pursuant to changes in the MDs made by the OMB during 2018 for periods 2019 and later. We analyzed home mortgage loans originated in 2018 by comparing the bank's performance to area demographics and peer performance data for the Chicago-Naperville-Arlington Heights IL MD (16974). We analyzed home mortgage loans originated in 2019 and 2020 by comparing the bank's performance to area demographics and peer performance data for the Chicago-Naperville-Evanston MD (16984).

#### **2018**

Albany's distribution of loans to borrowers in low- and moderate-income CTs within the AA during 2018 was excellent. The percentage of the bank's loans to borrowers in both low- and moderate-income CTs exceeded both the percentage of AA families living in low- and moderate-income CTs and the percentage of aggregate lending that occurred in those CTs.

#### **2019/2020**

Albany's distribution of loans to borrowers in low- and moderate-income CTs within the AA during 2019 and 2020 was reasonable. The percentage of the bank's loans to borrowers in low-income CTs exceeded both the percentage of AA families living in low-income CTs and the percentage of aggregate lending that occurred in those CTs. While the percentage of the bank's loans to borrowers in moderate-income CTs was lower than the percentage of AA families living in moderate-income CTs, it was reasonably near the percentage of aggregate lending that occurred in those CTs.

## Distribution of Loans by Income Level of the Borrower

### *Home Mortgage Loans*

We did not perform an analysis on the borrower distribution of loans originated or purchased by Albany during the evaluation period because 100 percent of the reportable loans within the bank's AA were to finance or refinance the acquisition of multi-family residential properties or investor-owned one-to-four family residential properties. The bank is not required to report borrower income for these types of loans.

### Responses to Complaints

Albany did not receive any written comments or complaints regarding efforts to meet the credit needs of its AA during the evaluation period. The OCC has not received any written complaints, comments, or inquiries concerning Albany and its efforts to comply with the spirit and intent of the CRA.

## COMMUNITY DEVELOPMENT TEST

Albany's performance under the Community Development Test in the state of Illinois is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Albany exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Albany's CD loans and qualified investments for this evaluation totaled \$13.2 million, or 12.7 percent of the bank's tier 1 capital. The majority of dollars benefitted stabilizing LMI geographies during the COVID-19 pandemic and supporting community services for LMI individuals.

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate Albany's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
	#	% of #	\$	% of \$
In AA	25	71.4	8,500,605	77.5
Out of AA	10	28.6	2,472,100	22.5
<b>Total</b>	<b>35</b>	<b>100.0</b>	<b>10,972,705</b>	<b>100.0</b>

Albany's level of CD lending provided excellent responsiveness to community credit needs in the AA. During this evaluation period, the bank originated 35 CD loans totaling almost \$11 million, or 10.5 percent of the bank's tier 1 capital. A majority of these loans were within the bank's AA. Those that were outside of the AA were still within the MSA where the bank's AA is located. CD loans within the AA include:

- \$3.7 million in 21 Small Business Administration guaranteed Paycheck Protections Program (PPP) loans made to businesses located in LMI CTs within the AA. The PPP was established under the CARES Act in response to the COVID-19 pandemic. PPP loans help revitalize and stabilize LMI geographies by retaining businesses and related jobs during the pandemic. These loans helped businesses continue to make payroll on 165 jobs during the early stage of the pandemic when many businesses had to shut down.
- \$4.8 million in four loans helping to address community service needs within the AA. One loan for \$3 million was to purchase one million critically needed water-resistant hospital isolation gowns for protection of health care and emergency workers during the pandemic. The other three loans were to address needs of LMI individuals regarding mental health care, academic and related services to teens that are in alternative school programs, and youth programs within a moderate-income CT.

### Statewide/Regional

Albany also originated 10 CD loans outside of its AA but within the MSA where the bank's AA is located. These were PPP loans to businesses within LMI areas. The loans helped provide payroll for 106 jobs while many of the businesses had to shut down in the early stages of the pandemic.

### **Number and Amount of Qualified Investments**

The Qualified Investments Table, shown below, sets forth the information and data used to evaluate Albany's level of qualified investments. This table includes donations that meet the CD definition.

<b>Qualified Investments</b>										
	<b>Prior Period*</b>		<b>Current Period</b>		<b>Total (Current and Prior Period)</b>				<b>Unfunded Commitments**</b>	
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>% of Total #</b>	<b>\$(000)</b>	<b>% of Total \$</b>	<b>#</b>	<b>\$(000)</b>
In AA	0	0	68	125	68	75.6	125	5.6	0	0
Out of AA	2	2,079	20	36	22	24.4	2,115	94.4	0	0
<b>Total</b>	<b>2</b>	<b>2,079</b>	<b>88</b>	<b>161</b>	<b>90</b>	<b>100.0</b>	<b>2,240</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Albany's level of qualified investments reflects adequate responsiveness to community needs in this AA. During this evaluation period, the bank made 88 grants/donations totaling \$160,995. In addition, we considered the ongoing impact of two prior period investments totaling \$2.1 million. A majority of the qualified grants/donations were invested in the AA. The grants/donations made outside of the AA were all still within the MSA. The largest dollar amount of investments were the prior period bonds that were located outside the AA, but within the state of Illinois. Total qualified investments, including grants/donations, represented 2.2 percent of tier 1 capital. Qualified investments within the AA include:

- 32 grants/donations totaling \$68,113 that benefited organizations providing community services to LMI individuals for health care, food, homeless needs, clothing, and educational/youth programs.
- 16 grants/donation totaling \$25,535 focusing on revitalizing and stabilizing LMI geographies. Donations were for activities to help attract and retain businesses and residents, with a majority of

the dollars going to organizations working to improve commercial districts within Albany Park and surrounding neighborhoods.

- 7 grants/donations totaling \$13,300 with the purpose of providing affordable housing to LMI families. Some of the organizations benefiting from these donations include an organization providing affordable housing for woman transitioning out of homelessness, a organization providing temporary housing for the homeless, and a Housing and Urban Development (HUD) certified nonprofit organization providing affordable housing assistance and counseling to LMI families.
- One grant/donation totaling \$5,000 with the purpose of economic development by financing or assisting small businesses. The bank donated to a fund designed for rapid assistance to small businesses in East Albany Park significantly impacted by the COVID-19 pandemic.

### Statewide/Regional

Albany also made 20 qualified donations outside the AA during the evaluation period and received credit for two qualified investments made prior to the evaluation period that were still outstanding. The largest dollar amount included two bonds to schools primarily serving LMI students. Both of these schools are outside of the AA but within the state of Illinois. Nineteen of the donations outside of the AA were primarily community service purposes benefiting LMI individuals with the MSA.

### **Extent to Which the Bank Provides Community Development Services**

Albany's level of services reflect adequate responsiveness to community needs within its AA. One of the bank's four locations is in a moderate-income CT. Traditional banking services are offered at all four locations, providing access to needed banking services in the AA. Bank board members, officers, and employees are active in several community organizations. Our review of these activities identified that eight organizations primarily engaged in CD activities received financial assistance or service from ten different bank representatives. These individuals provided 271 hours of CD service. Six out of the eight organizations were within the AA. Those outside of the AA were still within the city of Chicago. Organizations within the AA received the following services:

- Four officers, employees, or board members assisted organizations or projects primarily focused on providing affordable housing for LMI families. Services including serving on a housing committee overseeing properties funded in part through Low-Income Housing Tax Credit programs and fundraising for a HUD-certified nonprofit organization focused on affordable housing.
- Six board members, officers, or employees assisted organizations or projects primarily focused on providing community services to LMI individuals. Services include providing financial literacy programs for LMI individuals and assisting families in completing applications to secure Low-Income Home Energy Assistance and other government assistance programs.
- Two bank representatives provided financial literacy seminars. The seminars focused on economic development and resources needed to help start or expand small businesses.

### Statewide/Regional

Albany provided services outside its assessment area but still within the city of Chicago that had the potential to impact the AA. One bank representative served as a Board member and on finance, fundraising, and strategic committees of an organization focusing on education for LMI individuals. Four other representatives assisted with fundraising for affordable housing and community service organizations serving primarily LMI individuals.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Home mortgage loans, community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NONE		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
AA includes a portion of Cook County, consisting of 303 contiguous CTs	Full Scope	The Chicago-Naperville-Evanston IL MD of the Chicago-Naperville-Elgin IL-IN-WI MSA

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS Albany Bank and Trust Company, N.A.</b>			
<b>Overall Bank:</b>	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Albany Bank and Trust Company, N.A.	Satisfactory	Satisfactory	Satisfactory
<b>State:</b>			
Illinois	Satisfactory	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.



**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low-Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2018</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	Bank #	Bank \$	% of Bank Total	Overall Market	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	
Albany 2018	18	24,460	100.0	30,767	2.5	5.6	2.8	27.1	38.9	27.0	32.5	11.1	26.8	37.6	44.4	43.2	0.2	0.0	0.3	
<i>Source: 2015 ACS Census, 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.                      Note: Due to rounding, totals may not equal 100.0%.</i>																				

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2019-2020</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	Bank #	Bank \$	% of Bank Total	Overall Market	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Loans	
Albany 2019	12	12,490	100.0	38,151	2.2	16.7	2.3	27.4	8.3	24.9	31.8	25.0	26.3	38.4	50.0	46.4	0.2	0.0	0.2	
Albany 2020	29	48,590	100.0	56,874	2.2	6.9	2.2	27.4	24.1	23.8	31.8	31.0	26.5	38.4	37.9	47.3	0.2	0.0	0.1	
<b>Total</b>	<b>41</b>	<b>61,080</b>	<b>100.0</b>	<b>56,874</b>	<b>2.2</b>	<b>9.8</b>	<b>2.2</b>	<b>27.4</b>	<b>19.5</b>	<b>23.8</b>	<b>31.8</b>	<b>29.3</b>	<b>26.5</b>	<b>38.4</b>	<b>50.0</b>	<b>41.5</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	
<i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>																				

**Federal Financial Institutions Examination Council**

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

Institution Name	<b>ALBANY BANK &amp; TRUST CO., NATIONAL ASSOCIATION</b>
City	<b>CHICAGO</b>
State	<b>IL</b>
Zip Code	<b>60625</b>
Call Report Report Date	<b>9/30/2022</b>
Report Type	<b>051</b>
RSSD-ID	<b>2732</b>
FDIC Certificate Number	<b>17230</b>
OCC Charter Number	<b>14688</b>
ABA Routing Number	<b>71004446</b>
Last updated on	<b>10/19/2022</b>



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

Report at the close of business September 30, 2022

(20220930) (RCON 9999)

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

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

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

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

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

FDIC Certificate Number 17230 (RSSD 9050)

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

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

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

ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

IL

State Abbreviation (RSSD 9200)

60625

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

**Federal Financial Institutions Examination Council**



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

**Report at the close of business September 30, 2022**

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

*Signature of Chief Financial Officer*

Signature of Chief Financial Officer (or Equivalent)

10/18/22

Date of Signature

**Submission of Reports**

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

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

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

FDIC Certificate Number 11111213101  
(RSSD 9050)

**(20220930)**

(RCON 9999)

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

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

*/s/ Paul T. Fox*

Director (Trustee)

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

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

Albany Bank & Trust Co., National Association

Legal Title of Bank (RSSD 9017)

Chicago

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60625

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 25490001F0A9F7BVGB0S

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

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



Federal Financial Institutions Examination Council



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

Report at the close of business September 30, 2022

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

10/10/22

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number 17230  
(RSSD 9050)

(20220930)

(RCON 9999)

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

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

Albany Bank & Trust Co., National Association  
Legal Title of Bank (RSSD 9017)

Chicago  
City (RSSD 9130)

IL 60625  
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 25490001F0A9F7BV6B05  
(Report only if your institution already has an LEI.) (RCON 9224)

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

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

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

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

**Legend:** NR - Not Reported, CONF - Confidential

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF  
Name (TEXT C490)

CONF  
Title (TEXT C491)

CONF  
E-mail Address (TEXT C492)

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

CONF  
Area Code / FAX Number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

CONF  
Name (TEXT C495)

CONF  
Title (TEXT C496)

CONF  
E-mail Address (TEXT 4086)

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

CONF  
Area Code / FAX Number (TEXT 9116)

---

### Primary Contact

CONF  
Name (TEXT C366)

CONF  
Title (TEXT C367)

CONF  
E-mail Address (TEXT C368)

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

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

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

CONF  
Area Code / FAX Number (TEXT C375)

---

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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

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

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

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

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

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

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

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

## Contact Information(Form Type - 051)

Dollar amounts in thousands

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

Dollar amounts in thousands

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

## Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	946	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	13,187	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	1,114	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	6	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	RIAD4058	5	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	15,258	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD4115	1,054	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	248	1.d.1.
2. Mortgage-backed securities.....	RIADB489	0	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	215	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	16,775	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	89	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	291	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	211	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	581	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Other interest expense.....	RIADGW44	0	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c.).....	RIAD4073	1,172	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	15,603	3.
4. Provision for loan and lease losses <sup>3</sup> .....	RIADJJ33	0	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	171	5.a.
b. Service charges on deposit accounts.....	RIAD4080	263	5.b.
c. Not applicable			5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	13	5.d.1.

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

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

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

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

Dollar amounts in thousands

2. Income from insurance activities <sup>3</sup> .....	RIADHT74	0	5.d.2.
e. Not applicable			5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets <sup>3</sup> .....	RIADB496	0	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	158	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	605	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	6,058	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	1,268	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	2,167	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	9,493	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.).....	RIADHT69	6,715	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	6,715	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	2,205	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	4,510	10.
11. Discontinued operations, net of applicable income taxes <sup>*</sup> .....	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	4,510	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	4,510	14.
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b.).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	210	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	64	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans	RIAD4024	0	M.6.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....			
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	0000000	M.7.

3. Includes underwriting income from insurance and reinsurance activities.  
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.  
\*. Describe on Schedule RI-E - Explanations.  
\*. Describe on Schedule RI-E - Explanations.  
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
\*. Describe on Schedule RI-E - Explanations.  
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.



Dollar amounts in thousands

8. Not applicable			M.8.
9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	NR	M.12.
13. Not applicable			M.13.
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) <sup>3</sup> .....	RIADJ321	NR	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			M.15.
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	NR	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	NR	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	106,257	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *.....	RIADB507	-18	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	106,239	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	4,510	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	1,352	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	-1,940	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *.....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	107,457	12.

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

\*. Describe on Schedule RI-E - Explanations.

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

\*. Describe on Schedule RI-E - Explanations.

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

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0		1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	0		1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0		1.d.
e. Secured by nonfarm nonresidential properties:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	63	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Not applicable						2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	10		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0		5.c.
6. Not applicable						6.
7. All other loans <sup>2</sup> .....	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8).....	RIAD4635	63	RIAD4605	10		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Not applicable						M.2.
<i>Memorandum item 3 are to be completed by:</i>						
<i>* banks with \$300 million or more in total assets, and</i>						
<i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>						
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) <sup>2</sup> .....	RIAD4655	0	RIAD4665	0		M.3.

2. Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."  
 2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

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

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	5,066	RIADJH88	NR	RIADJH94	NR	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	10	RIADJH89	NR	RIADJH95	NR	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	63	RIADJH92	NR	RIADJH98	NR	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	0	RIADJJ00	NR	RIADJJ01	NR	4.
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	0	RIADJH90	NR	RIADJH96	NR	5.
6. Adjustments (see instructions for this schedule)*.....	RIADC233	0	RIADJH91	NR	RIADJH97	NR	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	5,013	RIADJH93	NR	RIADJH99	NR	7.

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

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

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

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

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

Dollar amounts in thousands				
<i>Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.</i>				
7. Securities issued by states and political subdivisions in the U.S.....	RCONJJ20		NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCONJJ21		NR	8.
9. Asset-backed securities and structured financial products.....	RCONJJ23		NR	9.
10. Other debt securities.....	RCONJJ24		NR	10.
11. Total (sum of items 7 through 10) <sup>6</sup> .....	RCONJJ25		NR	11.

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

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

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

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

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

### Dollar amounts in thousands

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

Dollar amounts in thousands

a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	<b>NR</b>	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842.....	RIADKW17	<b>-18</b>	4.b.
c. Disclose component and the dollar amount of that component:			4.c.
(TEXTB526) NR	RIADB526	<b>0</b>	4.c.1.
d. Disclose component and the dollar amount of that component:			4.d.
(TEXTB527) NR	RIADB527	<b>0</b>	4.d.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	<b>0</b>	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	<b>0</b>	5.b.1.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments). <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	<b>NR</b>	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	<b>NR</b>	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4521) NR	RIAD4521	<b>0</b>	6.c.1.
d. Disclose component and the dollar amount of that component:			6.d.
(TEXT4522) NR	RIAD4522	<b>0</b>	6.d.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	<b>No</b>	7.a.
b. Other explanations (please type or print clearly; 750 character limit):.....	TEXT4769	<b>NR</b>	7.b.

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

## Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	RCON0081	<b>11,518</b>	1.a.
b. Interest-bearing balances <sup>2</sup> .....	RCON0071	<b>133,640</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup> .....	RCONJJ34	<b>0</b>	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	RCON1773	<b>55,732</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....	RCONJA22	<b>0</b>	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	<b>0</b>	3.a.
b. Securities purchased under agreements to resell <sup>5</sup> .....	RCONB989	<b>0</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	<b>0</b>	4.a.
b. Loans and leases held for investment.....	RCONB528	<b>506,944</b>	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	RCON3123	<b>5,013</b>	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCONB529	<b>501,931</b>	4.d.
5. Trading assets.....	RCON3545	<b>0</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	<b>2,859</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	<b>0</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	<b>0</b>	9.
10. Intangible assets (from Schedule RC-M).....	RCON2143	<b>1,112</b>	10.
11. Other assets (from Schedule RC-F) <sup>6</sup> .....	RCON2160	<b>7,662</b>	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	<b>714,454</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	<b>601,983</b>	13.a.
1. Noninterest-bearing <sup>8</sup> .....	RCON6631	<b>182,833</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>419,150</b>	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>9</sup> .....	RCONB993	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup> .....	RCONB995	<b>0</b>	14.b.
15. Trading liabilities.....	RCON3548	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	<b>0</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>11</sup> .....	RCON3200	<b>0</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	<b>5,014</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	<b>606,997</b>	21.

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

Dollar amounts in thousands

22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	<b>0</b>	23.
24. Common stock.....	RCON3230	<b>0</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	<b>5,789</b>	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	<b>103,549</b>	26.a.
b. Accumulated other comprehensive income <sup>1</sup> .....	RCONB530	<b>-1,881</b>	26.b.
c. Other equity capital components <sup>2</sup> .....	RCONA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	<b>107,457</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	<b>107,457</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	<b>714,454</b>	29.
<i>To be reported with the March Report of Condition.</i>			
<i>1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.</i>			
<i>1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.</i>			
<i>2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).</i>			
<i>3 = This number is not to be used.</i>			
<i>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)</i>			
<i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i>			
<i>6 = Review of the bank's financial statements by external auditors</i>			
<i>7 = Compilation of the bank's financial statements by external auditors</i>			
<i>8 = Other audit procedures (excluding tax preparation work)</i>			
<i>9 = No external audit work</i>			
<i>1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021.....</i>			
<i>To be reported with the March Report of Condition.</i>			
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	<b>NR</b>	M.2.
	RCON6724	<b>NR</b>	M.1.

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

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



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

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	13,984	RCON1287	13,741	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50	0	RCONHT51	0	RCONHT52	16,320	RCONHT53	15,441	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	27,815	RCON8499	26,250	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	0	RCONHT55	0	RCONHT56	0	RCONHT57	0	4.a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	300	RCON1746	300	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCONMG95	NR			7.
8. Total (sum of items 1 through 7) <sup>2</sup> .....	RCON1754	0	RCON1771	0	RCON1772	58,419	RCON1773	55,732	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	<b>14,585</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCONA549	<b>5,986</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>6,909</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>27,629</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>13,091</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>2,117</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>0</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCONA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>0</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>0</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>0</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCONA561	<b>0</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>0</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>12,895</b>	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>NR</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>0</b>	M.4.a.
b. Fair value.....	RCON8783	<b>0</b>	M.4.b.

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

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

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

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

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

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

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

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

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

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

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

Dollar amounts in thousands

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF158	2,718	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	24,999	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.	RCON1797	3,794	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	28,340	1.c.2.a.
b. Secured by junior liens.....	RCON5368	54	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	245,141	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	35,684	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	142,829	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	NR	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	0	3.
4. Commercial and industrial loans.....	RCON1766	22,652	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	0	6.a.
b. Other revolving credit plans.....	RCONB539	0	6.b.
c. Automobile loans.....	RCONK137	5	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	134	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....	RCONJ454	0	9.a.
b. Other loans.....	RCONJ464	1,070	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	476	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	506,944	12.

Dollar amounts in thousands

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

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

a. Construction, land development, and other land loans:			M.1.
1. 1-4 family residential construction loans.....	RCONK158	NR	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	NR	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	NR	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	NR	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	NR	M.1.f.
1. Loans secured by farmland.....	RCONK166	NR	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCONK098	NR	M.1.f.4.a.
b. Automobile loans.....	RCONK203	NR	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	NR	M.1.f.4.c.
5. Loans to finance agricultural production and other loans to farmers <sup>1</sup> .....	RCONK168	NR	M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	RCONHK25	0	M.1.g.

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

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

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

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: <sup>1, 2</sup>			M.2.a.
1. Three months or less.....	RCONA564	1,823	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	2,529	M.2.a.2.
3. Over one year through three years.....	RCONA566	5,830	M.2.a.3.
4. Over three years through five years.....	RCONA567	18,158	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	0	M.2.a.5.
6. Over 15 years.....	RCONA569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: <sup>1, 3</sup>			M.2.b.
1. Three months or less.....	RCONA570	52,654	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	34,037	M.2.b.2.
3. Over one year through three years.....	RCONA572	138,412	M.2.b.3.
4. Over three years through five years.....	RCONA573	221,394	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	32,049	M.2.b.5.
6. Over 15 years.....	RCONA575	0	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	45,306	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 <sup>4</sup> .....	RCON2746	7,785	M.3.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.  
 1, 2. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).  
 1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured  
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....	RCON5370	<b>NR</b>	M.4.
5. Not applicable			M.5.
6. Not applicable			M.6.
<i>Memorandum items 7.a, 7.b and 8.a are to be completed semiannually in the June and December reports only.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): <sup>1</sup>			M.7.
a. Outstanding balance.....	RCONC779	<b>NR</b>	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	RCONC780	<b>NR</b>	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	<b>NR</b>	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>NR</b>	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	<b>NR</b>	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>0</b>	M.9.
10. Not applicable			M.10.

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

Dollar amounts in thousands

11. Not applicable			M.11.
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Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year <sup>2</sup> .	RCONGW45	NR	RCONGW46	NR	RCONGW47	NR	M.12.

Dollar amounts in thousands

<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.</i>				M.13.
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a).....	RCONG376		0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))..	RIADG377		0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCONG378		202,336	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		NR	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</i>				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75		NR	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24		CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25		CONF	M.17.b.

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

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....	RCON6999	NR	1.
<i>If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5</i>			2.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.).....	RCON5563	NR	2.b.

### Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	NR	RCON5575	NR	4.c.

### Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....	RCON6860	NR	5.
<i>If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.</i>			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....	RCON5577	NR	6.b.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):						7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR		7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR		7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR		7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):						8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR		8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR		8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR		8.c.



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

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:							
1. Individuals, partnerships, and corporations.....	RCONB549	<b>238,825</b>			RCONB550	<b>348,291</b>	1.
2. U.S. Government.....	RCON2202	<b>0</b>			RCON2520	<b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>3,594</b>			RCON2530	<b>11,273</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>0</b>			RCONB552	<b>0</b>	4.
5. Banks in foreign countries.....	RCON2213	<b>0</b>			RCON2236	<b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>			RCON2377	<b>0</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>242,419</b>	RCON2210	<b>182,998</b>	RCON2385	<b>359,564</b>	7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>NR</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>0</b>	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>0</b>	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>0</b>	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>0</b>	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>NR</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>0</b>	M.1.g.
<i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i>			
h. Sweep deposits:			M.1.h.
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>NR</b>	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>NR</b>	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>NR</b>	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>NR</b>	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>NR</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>139,097</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>68,907</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>25,886</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>27,592</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>98,082</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>4,054</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	<b>15,071</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>25,703</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>12,148</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>556</b>	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	<b>40,692</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	<b>17,808</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>55,792</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>24,482</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>0</b>	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>73,600</b>	M.4.b.
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>			
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>NR</b>	M.5.

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

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

Dollar amounts in thousands

*Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.*

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

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

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

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

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Schedule RC-E, Memorandum item 2.a.(1) above):

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

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

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

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

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

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

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

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCONB556	<b>2,023</b>	1.
2. Net deferred tax assets <sup>3</sup> .....	RCON2148	<b>1,876</b>	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets <sup>4</sup> .....	RCONHT80	<b>0</b>	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCON1752	<b>1,140</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	<b>0</b>	5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>	5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>0</b>	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2168	<b>2,623</b>	6.
a. Prepaid expenses.....	RCON2166	<b>NR</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>NR</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>NR</b>	6.c.
d. FDIC loss-sharing indemnification assets.....	RCONJ448	<b>NR</b>	6.d.
e. Computer software.....	RCONFT33	<b>NR</b>	6.e.
f. Accounts receivable.....	RCONFT34	<b>NR</b>	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	<b>NR</b>	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<b>NR</b>	6.h.1.
2. Amount of component.....	RCON3549	<b>NR</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<b>NR</b>	6.i.1.
2. Amount of component.....	RCON3550	<b>NR</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	<b>NR</b>	6.j.1.
2. Amount of component.....	RCON3551	<b>NR</b>	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>7,662</b>	7.

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

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

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup> .....	RCON3645	<b>173</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	<b>2,261</b>	1.b.
2. Net deferred tax liabilities <sup>2</sup> .....	RCON3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>3</sup> .....	RCONB557	<b>0</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCON2938	<b>2,580</b>	4.
a. Accounts payable.....	RCON3066	<b>NR</b>	4.a.
b. Deferred compensation liabilities.....	RCONC011	<b>NR</b>	4.b.
c. Dividends declared but not yet payable.....	RCON2932	<b>NR</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	<b>NR</b>	4.d.
e. Operating lease liabilities.....	RCONLB56	<b>NR</b>	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	<b>NR</b>	4.f.1.
2. Amount of component.....	RCON3552	<b>NR</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	<b>NR</b>	4.g.1.
2. Amount of component.....	RCON3553	<b>NR</b>	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	<b>NR</b>	4.h.1.
2. Amount of component.....	RCON3554	<b>NR</b>	4.h.2.
5. Total.....	RCON2930	<b>5,014</b>	5.

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

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

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

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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>142,821</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	<b>30,499</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	<b>0</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>2</sup> ....	RCONB560	<b>28,140</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>0</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>493,533</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>32,375</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>437,405</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>23,790</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>0</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>145</b>	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>0</b>	8.
9. Total assets <sup>4</sup> .....	RCON3368	<b>719,366</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>60,209</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>209,850</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>53,643</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>98,593</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>5</sup> .....	RCON3355	<b>0</b>	13.
<i>Memorandum item 1 is to be completed by:  * banks with \$300 million or more in total assets, and  * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers <sup>2</sup> .....	RCON3386	<b>0</b>	M.1.

2. Quarterly averages for all debt securities should be based on amortized cost.
2. Quarterly averages for all debt securities should be based on amortized cost.
4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
5. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2021, Report of Condition.
2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

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

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	11,064	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	617	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	63,729	1.c.1.b.
2. NOT secured by real estate.....	RCON6550	0	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	31,645	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	385	1.e.3.
2. Financial standby letters of credit.....	RCON3819	1,775	2.
3. Performance standby letters of credit.....	RCON3821	0	3.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7.
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Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	<b>26,000</b>	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	<b>NR</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	<b>NR</b>	9.d.1.
2. Amount of component.....	RCON3555	<b>NR</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	<b>NR</b>	9.e.1.
2. Amount of component.....	RCON3556	<b>NR</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	<b>NR</b>	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	<b>0</b>	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	<b>NR</b>	10.b.1.
2. Amount of component.....	RCON5592	<b>NR</b>	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	<b>NR</b>	10.c.1.
2. Amount of component.....	RCON5593	<b>NR</b>	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	<b>NR</b>	10.d.1.
2. Amount of component.....	RCON5594	<b>NR</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCON5595	<b>NR</b>	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	<b>NR</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	<b>NR</b>	11.b.



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

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	30,700	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	3	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	0	2.b.
c. All other identifiable intangible assets.....	RCONJF76	1,112	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	1,112	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>1</sup> .....	RCONJA29	0	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	NR	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	NR	7.
Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.			
8. Internet website addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	NR	8.a.

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

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

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

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

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

Dollar amounts in thousands

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

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

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

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

Dollar amounts in thousands

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

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

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

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	534	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	0	RCONC237	0	RCONC229	0	1.c.2a.
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	RCONF180	0	RCONF182	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans.....	RCON1606	0	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							6.
7. All other loans <sup>1</sup> .....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	0	RCON1407	0	RCON1403	534	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	NR	RCONK106	NR	RCONK107	NR	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	NR	RCONK109	NR	RCONK110	NR	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF661	NR	RCONF662	NR	RCONF663	NR	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	NR	RCONK112	NR	RCONK113	NR	M.1.c.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	NR	RCONK115	NR	RCONK116	NR	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	NR	RCONK118	NR	RCONK119	NR	M1d2.
e. Commercial and industrial loans.....	RCONK257	NR	RCONK258	NR	RCONK259	NR	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	NR	RCONK127	NR	RCONK128	NR	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
1. Loans secured by farmland.....	RCONK130	NR	RCONK131	NR	RCONK132	NR	M1f1.
2. Not applicable							M1f2.
3. Not applicable							M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCONK274	NR	RCONK275	NR	RCONK276	NR	M1fa.
b. Automobile loans.....	RCONK277	NR	RCONK278	NR	RCONK279	NR	M1fb.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	NR	RCONK281	NR	RCONK282	NR	M1fc.
<i>Memorandum item 1.f.(5) is to be completed by:          * Banks with \$300 million or more in total assets          * Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>							
5. Loans to finance agricultural production and other loans to farmers <sup>1</sup> .....	RCONK138	NR	RCONK139	NR	RCONK140	NR	M1f5.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCONHK26	0	RCONHK27	0	RCONHK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							M.3.
<i>Memorandum item 4 is to be completed by:          * banks with \$300 million or more in total assets          * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) <sup>1</sup> .....	RCON1594	0	RCON1597	0	RCON1583	0	M.4.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.  
 1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

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

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

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

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

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

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

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	<b>602,156</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	<b>0</b>	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	<b>719,383</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	<b>107,783</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	<b>0</b>	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	<b>0</b>	7.a.
b. Over one year through three years.....	RCONG466	<b>0</b>	7.b.
c. Over three years through five years.....	RCONG467	<b>0</b>	7.c.
d. Over five years.....	RCONG468	<b>0</b>	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCONG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCONG471	<b>0</b>	8.c.
d. Over five years.....	RCONG472	<b>0</b>	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCONK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCONK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCONK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	<b>No</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCONK660	<b>NR</b>	11.a.
b. Custodial bank deduction limit.....	RCONK661	<b>NR</b>	11.b.
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>204,610</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>6804</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>386,486</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>372</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>9,814</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>341</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>1,246</b>	M.1.d.1.

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

Dollar amounts in thousands

2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>3</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.</i>			
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	<b>NR</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.

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



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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	5,789	1.
2. Retained earnings <sup>1</sup> .....	RCOAKW00	103,549	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	NR	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-1,881	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	107,457	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	1,112	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	-1,881	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	0	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP850	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b.).....	RCOAP852	108,226	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of 12.....	RCOALB60	0	15.
16. Not applicable			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions <sup>1</sup> .....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	108,226	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	108,226	26.

Dollar amounts in thousands

27. Average total consolidated assets <sup>2</sup> .....	RCOAKW03	<b>719,366</b>	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	<b>1,112</b>	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	<b>0</b>	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	<b>718,254</b>	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	<b>15.0679%</b>	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	<b>1</b>	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>1</sup> .....	RCOANC99	<b>NR</b>	31.b.

Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCOA2170	<b>714,454</b>			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....	RCOAKX77	<b>0</b>	RCOAKX78	<b>0%</b>	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAKX79	<b>104,009</b>			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAKX80	<b>0</b>			34.b.
c. Other off-balance sheet exposures.....	RCOAKX81	<b>1,775</b>			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	RCOAKX82	<b>105,784</b>	RCOAKX83	<b>14.8063%</b>	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	<b>3,431</b>	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	<b>0</b>	36.
37. Allocated transfer risk reserve.....	RCOA3128	<b>0</b>	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			38.
a. Loans and leases held for investment.....	RCOAJJ30	<b>NR</b>	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	<b>NR</b>	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	<b>NR</b>	38.c.

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

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

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

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

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

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

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

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

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

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

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

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



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

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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



	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCON2170 714,454	RCONS500 NR	RCOND987 NR	RCONHJ90 NR	RCONHJ91 NR		RCOND988 NR	RCOND989 NR	RCOND990 NR	RCONS503 NR

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCOND991 NR	RCOND992 NR	RCOND993 NR	RCONHJ92 NR	RCONHJ93 NR		RCOND994 NR	RCOND995 NR	RCOND996 NR	RCONS511 NR
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 NR	RCOND998 NR	RCOND999 NR				RCONG603 NR	RCONG604 NR	RCONG605 NR	RCONS512 NR
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 NR	RCONG607 NR	RCONG608 NR	RCONHJ94 NR	RCONHJ95 NR		RCONG609 NR	RCONG610 NR	RCONG611 NR	RCONS513 NR
15. Retained recourse on small business obligations sold with recourse	RCONG612 NR	RCONG613 NR	RCONG614 NR				RCONG615 NR	RCONG616 NR	RCONG617 NR	RCONS514 NR

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCONS515 NR	RCONS516 NR	RCONS517 NR	RCONS518 NR	RCONS519 NR		RCONS520 NR	RCONS521 NR	RCONS522 NR	RCONS523 NR
17. All other off-balance sheet liabilities	RCONG618 NR	RCONG619 NR	RCONG620 NR				RCONG621 NR	RCONG622 NR	RCONG623 NR	RCONS524 NR
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):										
a. Original maturity of one year or less	RCONS525 NR	RCONS526 NR	RCONS527 NR	RCONHJ96 NR	RCONHJ97 NR		RCONS528 NR	RCONS529 NR	RCONS530 NR	RCONS531 NR

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

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCONG624 NR	RCONG625 NR	RCONG626 NR	RCONHJ98 NR	RCONHJ99 NR		RCONG627 NR	RCONG628 NR	RCONG629 NR	RCONS539 NR	18.b.
19. Unconditionally cancelable commitments.....	RCONS540 NR	RCONS541 NR									19.
20. Over-the-counter derivatives.....		RCONS542 NR	RCONS543 NR	RCONHK00 NR	RCONHK01 NR	RCONS544 NR	RCONS545 NR	RCONS546 NR	RCONS547 NR	RCONS548 NR	20.
21. Centrally cleared derivatives.....		RCONS549 NR	RCONS550 NR	RCONS551 NR	RCONS552 NR		RCONS554 NR	RCONS555 NR	RCONS556 NR	RCONS557 NR	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCONH191 NR		RCONH193 NR				RCONH194 NR	RCONH195 NR	RCONH196 NR	RCONH197 NR	22.

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

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

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

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

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

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

Dollar amounts in thousands				
14. Personal trust and agency accounts.....	RIADB904		NR	14.
15. Employee benefit and retirement-related trust and agency accounts:				15.
a. Employee benefit - defined contribution.....	RIADB905		NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906		NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907		NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479		NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315		NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316		NR	18.
19. Other fiduciary accounts.....	RIADA480		NR	19.
20. Custody and safekeeping accounts.....	RIADB909		NR	20.
21. Other fiduciary and related services income.....	RIADB910		NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070		171	22.
23. Less: Expenses.....	RIADC058		NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488		NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911		NR	25.
26. Net fiduciary and related services income.....	RIADA491		NR	26.

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

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

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

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

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



## Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

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

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

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

Dollar amounts in thousands

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

# Albank Corporation and Subsidiary

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Consolidated Financial Report

December 31, 2021

# **Albank Corporation and Subsidiary**

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## **Independent Auditor's Report**

To the Board of Directors  
Albank Corporation and Subsidiary

### ***Opinion***

We have audited the consolidated financial statements of Albank Corporation and Subsidiary (the "Company"), which comprise the consolidated balance sheet as of December 31, 2021 and 2020 and the related consolidated statements of income, comprehensive income, stockholders' equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2021 and 2020 and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audits of the Consolidated Financial Statements* section of our report. We are required to be independent of the Company and to meet our ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### ***Responsibilities of Management for the Consolidated Financial Statements***

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date that the consolidated financial statements are issued or available to be issued.

### ***Auditor's Responsibilities for the Audits of the Consolidated Financial Statements***

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that audits conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

To the Board of Directors  
Albank Corporation and Subsidiary

In performing audits in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

*Plante & Moran, PLLC*

March 10, 2022

# Albank Corporation and Subsidiary

## Consolidated Balance Sheet

	December 31, 2021	December 31, 2020
<b>Assets</b>		
Cash and due from banks	\$ 17,378,645	\$ 14,890,481
Interest-bearing deposits in other financial institutions	185,322,887	192,668,414
Total cash and cash equivalents	202,701,532	207,558,895
Investment securities - Available for sale (Note 3)	46,400,158	44,913,939
Federal Reserve Bank and Federal Home Loan Bank stock	1,013,900	926,000
Loans - Net of allowance for loan losses of \$5,066,069 and \$5,042,296 as of December 31, 2021 and 2020, respectively (Note 4)	475,447,835	429,943,422
Premises and equipment (Note 5)	2,868,004	3,053,348
Goodwill	3,032,653	3,032,653
Accrued interest receivable	1,597,537	1,632,902
Other assets	1,895,543	1,586,128
Total assets	<b>\$ 734,957,162</b>	<b>\$ 692,647,287</b>
<b>Liabilities and Stockholders' Equity</b>		
<b>Liabilities</b>		
Deposits		
Noninterest-bearing	\$ 198,289,713	\$ 158,163,826
Interest-bearing	427,432,397	427,616,562
Total deposits (Note 6)	625,722,110	585,780,388
Accrued interest payable	239,932	612,028
Accrued and other liabilities	762,439	614,307
Total liabilities	626,724,481	587,006,723
<b>Stockholders' Equity</b>		
Common stock - \$12.50 par value:		
Authorized - 185,592 shares;		
Issued and outstanding - 149,917 shares at December 31, 2021 and 2020	1,873,962	1,873,962
Surplus	2,813,103	2,813,103
Retained earnings	103,485,699	100,401,883
Accumulated other comprehensive income	59,917	551,616
Total stockholders' equity	108,232,681	105,640,564
Total liabilities and stockholders' equity	<b>\$ 734,957,162</b>	<b>\$ 692,647,287</b>
Book value per share	\$ 721.95	\$ 704.66

# Albank Corporation and Subsidiary

## Consolidated Statement of Income

	Year Ended	
	December 31, 2021	December 31, 2020
<b>Interest Income</b>		
Loans - Including fees	\$ 19,183,218	\$ 19,034,168
Investment securities - Available for sale:		
Taxable	397,456	636,353
Tax-exempt	261,462	307,185
Interest-bearing deposits in other financial institutions	238,156	739,285
	<u>20,080,292</u>	<u>20,716,991</u>
<b>Interest Expense</b>		
Savings and money market accounts	191,025	531,052
NOW accounts	86,769	157,265
Time deposits	1,711,748	2,907,737
	<u>1,989,542</u>	<u>3,596,054</u>
<b>Net Interest Income</b>	18,090,750	17,120,937
<b>Provision for Loan Losses</b> (Note 4)	-	-
<b>Net Interest Income After Provision for Loan Losses</b>	18,090,750	17,120,937
<b>Noninterest Income</b>		
Deposit service charges	352,527	317,234
Trust and investment fees	207,907	206,498
Other operating	239,499	182,582
	<u>799,933</u>	<u>706,314</u>
<b>Noninterest Expenses</b>		
Salaries and employee benefits	6,845,809	6,624,400
Occupancy and equipment	1,605,315	1,441,178
Data processing	820,668	802,867
Professional fees	658,899	619,445
FDIC insurance assessment	174,883	140,533
Other operating	777,787	735,553
	<u>10,883,361</u>	<u>10,363,976</u>
<b>Income - Before income taxes</b>	8,007,322	7,463,275
<b>Provision for Income Taxes</b> (Note 8)	2,225,000	2,050,000
<b>Net Income</b>	<u>\$ 5,782,322</u>	<u>\$ 5,413,275</u>



# Albank Corporation and Subsidiary

## Consolidated Statement of Comprehensive Income

	Year Ended	
	December 31, 2021	December 31, 2020
<b>Net Income</b>	<u>\$ 5,782,322</u>	<u>\$ 5,413,275</u>
<b>Other Comprehensive (Loss) Income</b>		
Unrealized (losses) gains on investment securities -		
Available for sale	(706,830)	193,986
Tax effect	215,131	(47,954)
<b>Other Comprehensive (Loss) Income</b>	<u>(491,699)</u>	<u>146,032</u>
<b>Comprehensive Income</b>	<u><u>\$ 5,290,623</u></u>	<u><u>\$ 5,559,307</u></u>

# Albank Corporation and Subsidiary

## Consolidated Statement of Stockholders' Equity

	Common Stock	Surplus	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Treasury Stock	Total
<b>Balance</b> - January 1, 2020	\$ 1,875,525	\$ 2,836,540	\$ 97,087,946	\$ 405,584	-	105,205,595
Comprehensive income:						
Net income	-	-	5,413,275	-	-	5,413,275
Unrealized gains on investment securities - Available for sale - Net of tax	-	-	-	146,032	-	146,032
Total comprehensive income						5,559,307
Purchase of treasury stock	(1,563)	(23,437)	-	-	25,000	-
Retirement of treasury stock	-	-	-	-	(25,000)	(25,000)
Dividends declared \$14.00 per share	-	-	(2,099,338)	-	-	(2,099,338)
<b>Balance</b> - December 31, 2020	1,873,962	2,813,103	100,401,883	551,616	-	105,640,564
Comprehensive income:						
Net income	-	-	5,782,322	-	-	5,782,322
Unrealized losses on investment securities - Available for sale - Net of tax	-	-	-	(491,699)	-	(491,699)
Total comprehensive income						5,290,623
Dividends declared \$18.00 per share	-	-	(2,698,506)	-	-	(2,698,506)
<b>Balance</b> - December 31, 2021	<b>\$ 1,873,962</b>	<b>\$ 2,813,103</b>	<b>\$ 103,485,699</b>	<b>\$ 59,917</b>	<b>\$ -</b>	<b>\$ 108,232,681</b>

# Albank Corporation and Subsidiary

## Consolidated Statement of Cash Flows

	Year Ended	
	December 31, 2021	December 31, 2020
<b>Cash Flows from Operating Activities</b>		
Net income	\$ 5,782,322	\$ 5,413,275
Adjustments to reconcile net income to net cash and cash equivalents provided by operating activities:		
Depreciation	234,846	240,481
Provision for loan losses	-	-
Deferred income tax (benefit) provision	(30,000)	20,000
Net amortization on investment securities - Available for sale	764,508	473,487
Net change in:		
Accrued interest receivable	35,365	16,462
Other assets	(64,284)	536,460
Accrued interest payable	(372,096)	(230,469)
Accrued and other liabilities	148,132	22,708
Net cash and cash equivalents provided by operating activities	6,498,793	6,492,404
<b>Cash Flows from Investing Activities</b>		
Activity in investment securities - Available for sale:		
Proceeds from maturities, repayments, and calls	17,975,000	17,775,000
Purchases	(20,932,557)	(15,593,744)
Purchase of Federal Home Loan Bank stock	(87,900)	(752,300)
Net increase in loans	(45,504,413)	(10,143,045)
Net additions to premises and equipment	(49,502)	(60,472)
Net cash and cash equivalents used in investing activities	(48,599,372)	(8,774,561)
<b>Cash Flows from Financing Activities</b>		
Net increase in deposits	39,941,722	69,778,119
Purchase of treasury stock	-	(25,000)
Dividends paid	(2,698,506)	(2,099,338)
Net cash and cash equivalents provided by financing activities	37,243,216	67,653,781
<b>Net (Decrease) Increase in Cash and Cash Equivalents</b>	(4,857,363)	65,371,624
<b>Cash and Cash Equivalents - Beginning of year</b>	207,558,895	142,187,271
<b>Cash and Cash Equivalents - End of year</b>	<b>\$ 202,701,532</b>	<b>\$ 207,558,895</b>
<b>Supplemental Cash Flow Information</b>		
Cash paid for:		
Interest	\$ 2,361,638	\$ 3,826,523
Income taxes	2,150,000	1,550,000

# Albank Corporation and Subsidiary

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## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 1 – Nature of Business and Significant Accounting Policies

**Nature of Operations** - Albank Corporation (the "Company") and its wholly owned subsidiary, Albany Bank and Trust Company, N.A. (the "Bank"), provide a variety of financial services to individuals and businesses through their offices in the Chicagoland area. Their primary deposit products are demand deposits, NOW, savings, money market, and term certificate of deposit accounts and their primary lending products are commercial loans and commercial and construction mortgage loans.

**Basis of Presentation and Consolidation** - The consolidated financial statements include the accounts of the Company and the Bank. All significant intercompany balances and transactions have been eliminated in consolidation.

**Use of Estimates** - In preparing consolidated financial statements in conformity with accounting principles generally accepted in the United States of America, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the consolidated balance sheet and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for loan losses, the valuation of investment securities, and goodwill.

**Significant Concentrations of Credit Risk** - Most of the Company's activities are with customers located within the Chicagoland area. Note 3 discloses the types of securities in which the Company invests. Note 4 discloses the types of lending in which the Company engages. The ability of the Company's debtors to honor their loan contracts is dependent upon the real estate and general economic conditions in the Chicagoland area.

**Cash and Cash Equivalents** - Cash and cash equivalents include cash and balances due from banks and interest-bearing deposits in other financial institutions, which mature within 90 days.

**Investment Securities** - Debt securities that management has the positive intent and ability to hold to maturity are classified as "held to maturity" and recorded at amortized cost. Securities not classified as held to maturity or trading are classified as "available for sale" and are recorded at fair value, with unrealized gains and losses excluded from earnings and reported in other comprehensive income. All investment securities at December 31, 2021 and 2020 are classified as available for sale.

### Note 1 – Nature of Business and Significant Accounting Policies (Continued)

Purchase premiums and discounts are recognized in interest income using the interest method. Premiums are amortized into income over the earlier of the call date or the weighted average life of the related security. Discounts are accreted into interest income over the estimated life of the related security. Declines in the fair value of held-to-maturity and available-for-sale securities below their cost that are deemed to be other than temporary are reflected in earnings as realized losses. In estimating other-than-temporary impairment losses, management considers (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer, and (3) the intent and ability of the Company to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value. Gains and losses on the sale of securities are recorded on the trade date and are determined using the specific identification method.

**Federal Reserve Bank and Federal Home Loan Bank Stock** - The Company owns investments in the stock of the Federal Reserve Bank and Federal Home Loan Bank. No ready market exists for this stock and it has no quoted market value. The stock is redeemable at par; therefore, cost approximates market value. The stock is periodically evaluated for impairment.

**Loans** - Loans that management has the intent and ability to hold for the foreseeable future, or until maturity or pay-off, are reported at their outstanding, unpaid principal balances adjusted for charge-offs, the allowance for loan losses, and any net deferred fees or costs on originated loans. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized as an adjustment to the related loan's yield using the interest method.

The accrual of interest on loans is discontinued at the time the loan is 90 days delinquent, unless the credit is well secured and in the process of collection. In all cases, loans are placed on nonaccrual or charged off at an earlier date if collection of principal or interest is considered doubtful.

All interest accrued but not collected for loans that are placed on nonaccrual or charged off is reversed against interest income. Any interest payments received on nonaccrual loans are accounted for on the cash basis or cost-recovery method, until the loan qualifies for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

**Allowance for Loan Losses** - The allowance for loan losses (the "allowance") is established as losses are estimated to have occurred through a provision for loan losses charged to earnings. Loan losses are charged against the allowance when management believes the uncollectability of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance.

The allowance for loan losses is evaluated on a regular basis by management and is based upon management's periodic review of the collectability of the loans in light of historical experience, the nature and volume of the loan portfolio, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral, and prevailing economic conditions. This evaluation is inherently subjective as it requires estimates that are susceptible to significant revision as more information becomes available.

### Note 1 – Nature of Business and Significant Accounting Policies (Continued)

The allowance is comprised of specific, general, and unallocated components. The specific reserves relate to loans that are classified as impaired and an allowance is established when the discounted cash flows (or collateral value at an observable market price) of the impaired loan are lower than the carrying value of that loan. The general component covers all other loans and is based on historical loss experience adjusted for qualitative factors. The unallocated component is maintained to cover uncertainties that could affect management's estimate of probable losses. The unallocated component of the allowance reflects the margin of imprecision inherent in the underlying assumptions used in the methodologies for estimating specific and general losses in the portfolio.

A loan is considered impaired when, based on current information and events, it is probable that the Company will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by management in determining impairment include payment status, collateral value, and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record, and the amount of the shortfall in relation to the principal and interest owed.

Impairment is measured on a loan-by-loan basis by either the present value of expected future cash flows discounted at the loan's effective interest rate, the loan's obtainable market price, or the fair value of the collateral, typically less estimated costs to sell, if the loan is collateral dependent.

A troubled debt restructuring of a loan is undertaken to improve the likelihood that the loan will be repaid in full under the modified terms in accordance with a reasonable repayment schedule. All modified loans are evaluated to determine whether the loan should be reported as a troubled debt restructuring (TDR). A loan is a TDR when the Company, for economic or legal reasons related to the borrower's financial difficulties, grants a concession to the borrower by modifying or renewing a loan under terms that the Company would not otherwise consider. To make this determination, the Company must determine whether (a) the borrower is experiencing financial difficulties and (b) the Company granted the borrower a concession. This determination requires consideration of all of the facts and circumstances surrounding the modification. An overall general decline in the economy or some level of deterioration in a borrower's financial condition does not inherently mean the borrower is experiencing financial difficulties.

Some of the factors considered by management when determining whether a borrower is experiencing financial difficulties are: (1) is the borrower currently in default on any of its debts, (2) has the borrower declared or is the borrower in the process of declaring bankruptcy, and (3) absent the current modification, the borrower would likely default.

Large groups of homogeneous loans are collectively evaluated for impairment. Accordingly, the Company does not separately identify individual consumer and residential loans for impairment disclosures.

### Note 1 – Nature of Business and Significant Accounting Policies (Continued)

**Transfers of Financial Assets** - Transfers of financial assets are accounted for as sales when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of the right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

**Credit-related Financial Instruments** - In the ordinary course of business, the Company has entered into commitments to extend credit, including commitments under lines of credit and standby letters of credit. Such instruments are recorded when they are funded.

**Foreclosed Assets** - Real estate acquired through, or in lieu of, loan foreclosure is held for sale and initially recorded at the lower of the amount of the loan balance or the fair value of the real estate, less estimated costs to sell, through a charge to the allowance for loan losses, if necessary. Subsequent to foreclosure, valuations are periodically performed by management and write-downs required by changes in estimated fair value are charged against earnings through a valuation allowance and reported in noninterest expenses.

**Premises and Equipment** - Land is carried at cost. Buildings and equipment are carried at cost, less accumulated depreciation, computed on the straight-line method over the estimated useful lives of the assets, which range from 5 to 39 years. Leasehold improvements are amortized over the terms of the respective leases or the service lives of the improvements, whichever is shorter, on the straight-line method.

**Goodwill** - Goodwill consists of the premium paid by the Company for past acquisitions, including the purchase of Bank stock. Goodwill is assessed at least annually for impairment, and any such impairment will be recognized in the period identified. There has been no impairment identified during the years ended December 31, 2021 and 2020.

**Income Taxes** - Deferred income tax assets and liabilities are determined using the liability (or balance sheet) method. Under this method, the net deferred tax asset or liability is determined based on the tax effects of the various temporary differences between the book and tax bases of the various consolidated balance sheet assets and liabilities and gives current recognition to changes in tax rates and laws.

At December 31, 2021 and 2020, the Company evaluated tax positions taken for filing with the Internal Revenue Service and all state jurisdictions in which it operates. The Company believes that income tax filing positions will be sustained under examination and does not anticipate any adjustments that would result in a material adverse effect on the Company's financial condition, results of operations, or cash flows. Accordingly, the Company has not recorded any reserves or related accruals for interest and penalties for uncertain tax positions at December 31, 2021 and 2020.

**Stock Option Plan** - The Company applies the recognition and measurement provisions of the *Compensation - Stock Compensation* topic of the Accounting Standards Codification (ASC) to account for employee stock compensation costs, which is referred to as the fair value method. Compensation costs are measured based on the fair value of the equity instruments issued to employees. At December 31, 2021 and 2020, no stock options were outstanding under the plan.

### Note 1 – Nature of Business and Significant Accounting Policies (Continued)

**Comprehensive Income** - Accounting principles generally require that recognized revenue, expenses, gains, and losses be included in net income. Although certain changes in assets and liabilities, such as unrealized gains and losses on investment securities - available for sale, are reported as a separate component of the equity section of the consolidated balance sheet, such items, along with net income, are components of comprehensive income.

**Employee Benefit Plan** - The Company has a noncontributory profit-sharing plan covering substantially all employees who have worked over 1,000 hours per year and completed one full year of service. The plan benefits vest over a seven-year term. Annual plan contributions are made at the discretion of the board of directors. Contributions to the plan were approximately \$210,000 for 2021 and 2020.

**Trust Assets** - Assets of the trust department, other than trust cash on deposit at the Bank, are not included in these consolidated financial statements because they are not assets of the Company.

**Subsequent Events** - The consolidated financial statements and related disclosures include evaluation of events up through and including March 10, 2022 which is the date the consolidated financial statements were available to be issued.

**Upcoming Accounting Pronouncement** – In February 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-02, *Leases*, which will supersede the current lease requirements in ASC 840. The ASU requires lessees to recognize a right of use asset and related lease liability for all leases, with a limited exception for short-term leases. Leases will be classified as either finance or operating, with the classification affecting the pattern of expense recognition in the statement of operations. Currently, leases are classified as either capital or operating, with only capital leases recognized on the balance sheet. The reporting of lease related expenses in the statements of operations and cash flows will be generally consistent with the current guidance. The new lease guidance will be effective for the Company's year ending December 31, 2022 and will be applied using a modified retrospective transition method to the beginning of the earliest period presented. The new lease standard is expected to have a significant effect on the Company's financial statements as a result of the leases for land on which two of the Bank's branches are located, currently classified as operating leases. The effect of applying the new lease guidance on the financial statements will require the Company to record a lease obligation for the operating leases described in Note 5, with a corresponding right to use asset. The exact impact on the financial statements has not yet been determined.



### Note 1 – Nature of Business and Significant Accounting Policies (Continued)

**Upcoming Accounting Pronouncement** – In June 2016, the FASB issued ASU No. 2016-13, *Financial Instruments - Credit Losses; Measurement of Credit Losses on Financial Instruments*. The ASU includes increased disclosures and various changes to the accounting and measurement of financial assets including the Company's loans and available-for-sale investment securities. Each financial asset presented on the statement of condition would have a unique allowance for credit losses that is deducted from the amortized cost basis to present the net carrying value. The amendments in this ASU also eliminate the probable initial recognition threshold in current U.S. GAAP and, instead, reflect an entity's current estimate of all expected credit losses using reasonable and supportable forecasts. In October 2019, the FASB voted and approved proposed changes to the effective date of the ASU for smaller reporting companies and other non-SEC reporting entities, such as the Company. The new credit loss guidance will be effective for the Company's year ending December 31, 2023. Upon adoption, the ASU will be applied using a modified retrospective transition method to the beginning of the first reporting period in which the guidance is effective. A prospective transition approach is required for debt securities for which an other-than-temporary impairment had been recognized before the effective date. Early adoption for all institutions is permitted for fiscal years beginning after December 15, 2018, including interim periods within those fiscal years. The Company believes this standard will have an impact on the consolidated financial statements and is assessing the significance.

### Note 2 – Restrictions on Cash and Amounts Due from Banks

As of March 26, 2020, the Federal Reserve Bank eliminated reserve requirements for certain financial institutions, including the Bank. As such, there was no reserve requirement at December 31, 2021 and 2020.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 3 – Investment Securities – Available for Sale

The amortized cost and estimated fair value of investment securities at December 31, with gross unrealized gains and losses, are as follows:

		2021			
		Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
U.S. government and federal agency		\$ 22,527,608	\$ 83,778	\$ (162,150)	\$ 22,449,236
State and municipal		23,544,220	177,129	(70,427)	23,650,922
Other		300,000	-	-	300,000
	Total	<u>\$ 46,371,828</u>	<u>\$ 260,907</u>	<u>\$ (232,577)</u>	<u>\$ 46,400,158</u>

		2020			
		Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
U.S. government and federal agency		\$ 25,334,243	\$ 428,835	\$ -	\$ 25,763,078
State and municipal		18,544,536	315,528	(9,203)	18,850,861
Other		300,000	-	-	300,000
	Total	<u>\$ 44,178,779</u>	<u>\$ 744,363</u>	<u>\$ (9,203)</u>	<u>\$ 44,913,939</u>

At December 31, 2021 and 2020, investment securities with a carrying value of approximately \$19,260,000 and \$32,133,000 respectively, were pledged to secure borrowings, public deposits, and for other purposes required or permitted by law.

The amortized cost and estimated fair value of investment securities by contractual maturity at December 31, 2021 are shown in the following table. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties:

		Available for Sale	
		Amortized Cost	Estimated Fair Value
Due in one year or less		\$ 14,493,476	\$ 14,575,894
Due in one through five years		30,364,404	30,327,614
Due in five through ten years		1,513,948	1,496,650
	Total	<u>\$ 46,371,828</u>	<u>\$ 46,400,158</u>

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 3 – Investment Securities – Available for Sale (Continued)

For the years ended December 31, 2021 and 2020, no investment securities were sold.

Information pertaining to investment securities with gross unrealized losses at December 31, 2021 and 2020, aggregated by investment category and length of time that individual securities have been in a continuous loss position, is as follows:

	2021			
	Less Than 12 Months		Over 12 Months	
	Gross Unrealized Losses	Estimated Fair Value	Gross Unrealized Losses	Estimated Fair Value
U.S. government and federal agency	\$ 162,150	\$ 15,287,398	\$ -	\$ -
State and municipal	56,669	13,051,463	13,758	973,658
Total	<u>\$ 218,819</u>	<u>\$ 28,338,861</u>	<u>\$ 13,758</u>	<u>\$ 973,658</u>

	2020			
	Less Than 12 Months		Over 12 Months	
	Gross Unrealized Losses	Estimated Fair Value	Gross Unrealized Losses	Estimated Fair Value
State and municipal	\$ 9,203	\$ 3,935,907	\$ -	\$ -
Total	<u>\$ 9,203</u>	<u>\$ 3,935,907</u>	<u>\$ -</u>	<u>\$ -</u>

Unrealized losses on investment securities have not been recognized into income because the issuers' bonds are of high credit quality, the Company has the intent and ability to hold the securities for the foreseeable future, and the declines in fair value are primarily due to changes in market interest rates and market volatility. The fair values are expected to recover as the bonds approach their maturity dates. There are 35 and 9 investment securities in an unrealized loss position at December 31, 2021 and 2020, respectively.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses

A summary of the balances of loans at December 31 is as follows:

	2021	2020
Real estate - Construction	\$ 31,515,570	\$ 21,073,532
Real estate - Residential	29,597,974	33,242,679
Real estate - Commercial	387,120,427	334,311,904
Total mortgage loans on real estate	448,233,971	388,628,115
Commercial and industrial	32,621,743	46,648,424
Consumer	207,246	200,342
Total loans	481,062,960	435,476,881
Less allowance for loan losses	5,066,069	5,042,296
Less deferred loan fees	549,056	491,163
Net loans	\$ 475,447,835	\$ 429,943,422

The Company is primarily a secured lender, with the collateral depending on the loan type. Lending activities are conducted with customers in a wide variety of industries, as well as with individuals with a wide variety of credit requirements. The Company does not have a concentration of loans in any specific industry. Credit risk, as it relates to the Company's business activities, tends to be geographically concentrated within the Chicago metropolitan area.

In the ordinary course of business, the Bank has granted loans to principal officers and directors and their affiliates amounting to approximately \$30,155,000 and \$29,674,000 at December 31, 2021 and 2020, respectively.

During 2021 and 2020, the Bank funded loans under the Small Business Administration's (SBA) Paycheck Protection Program (PPP) designed to provide liquidity to small businesses during the COVID-19 pandemic. The loans are guaranteed by the SBA and loan proceeds to borrowers are forgivable by the SBA if certain criteria are met. The Company originated PPP loans totaling \$12,508,347 and \$26,514,821 during 2021 and 2020, respectively. Approximately \$7,095,676 and \$17,150,953 of PPP loans were included in the commercial and industrial loan segment as of December 31, 2021 and 2020, respectively. PPP processing fees received from the SBA totaling \$585,608 and \$1,017,806 during 2021 and 2020, respectively, were deferred along with loan origination costs and recognized as interest income using the effective yield method. Upon forgiveness of a loan and resulting repayment by the SBA, any unrecognized net fee for a given loan is recognized as interest income. \$649,566 and \$692,457 of the fees were recognized in 2021 and 2020, respectively.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses (Continued)

The Company's activity in the allowance for loan losses for the years ended December 31, 2021 and 2020, by loan segment, is summarized below:

	Year Ended December 31, 2021						Total
	Real Estate - Construction	Real Estate - Residential	Real Estate - Commercial	Commercial and Industrial	Consumer	Unallocated	
Beginning balance	\$ 184,492	\$ 291,445	\$ 3,051,714	\$ 410,070	\$ 1,512	\$ 1,103,063	\$ 5,042,296
Charge-offs	-	-	146	13,901	-	-	14,047
Recoveries	-	-	-	37,820	-	-	37,820
Provision	(6,266)	(140,482)	45,664	(270,880)	(476)	372,440	-
Ending balance	\$ 178,226	\$ 150,963	\$ 3,097,232	\$ 163,109	\$ 1,036	\$ 1,475,503	\$ 5,066,069
Ending allowance balance attributable to loans:							
Individually evaluated for impairment	\$ -	\$ -	\$ 178,703	\$ -	\$ -	\$ -	\$ 178,703
Collectively evaluated for impairment	178,226	150,963	2,918,529	163,109	1,036	1,475,503	4,887,366
Ending allowance balance	\$ 178,226	\$ 150,963	\$ 3,097,232	\$ 163,109	\$ 1,036	\$ 1,475,503	\$ 5,066,069
Loans:							
Individually evaluated for impairment	\$ 534,458	\$ -	\$ 1,433,988	\$ -	\$ -	\$ -	\$ 1,968,446
Collectively evaluated for impairment	30,981,112	29,597,974	385,686,439	32,621,743	207,246	-	479,094,514
Ending balance	\$ 31,515,570	\$ 29,597,974	\$ 387,120,427	\$ 32,621,743	\$ 207,246	\$ -	\$ 481,062,960
	Year Ended December 31, 2020						
	Real Estate - Construction	Real Estate - Residential	Real Estate - Commercial	Commercial and Industrial	Consumer	Unallocated	Total
Beginning balance	\$ 224,901	\$ 174,526	\$ 2,514,769	\$ 310,755	\$ 8,575	\$ 1,794,973	\$ 5,028,499
Charge-offs	-	-	-	-	-	-	-
Recoveries	-	-	-	11,797	2,000	-	13,797
Provision	(40,409)	116,919	536,945	87,518	(9,063)	(691,910)	-
Ending balance	\$ 184,492	\$ 291,445	\$ 3,051,714	\$ 410,070	\$ 1,512	\$ 1,103,063	\$ 5,042,296
Ending allowance balance attributable to loans:							
Individually evaluated for impairment	\$ -	\$ -	\$ 156,741	\$ -	\$ -	\$ -	\$ 156,741
Collectively evaluated for impairment	184,492	291,445	2,894,973	410,070	1,512	1,103,063	4,885,555
Ending allowance balance	\$ 184,492	\$ 291,445	\$ 3,051,714	\$ 410,070	\$ 1,512	\$ 1,103,063	\$ 5,042,296
Loans:							
Individually evaluated for impairment	\$ -	\$ 194,449	\$ 1,415,748	\$ -	\$ -	\$ -	\$ 1,610,197
Collectively evaluated for impairment	21,073,532	33,048,230	332,896,156	46,648,424	200,342	-	433,866,684
Ending balance	\$ 21,073,532	\$ 33,242,679	\$ 334,311,904	\$ 46,648,424	\$ 200,342	\$ -	\$ 435,476,881

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses (Continued)

#### Credit Risk Grading

The Company's credit quality indicators, by loan segment and class at December 31, 2021 and 2020, are summarized below:

	December 31, 2021				
	Pass	Special Mention	Substandard	Doubtful	Total
Real estate - Construction:					
1-4 family residential	\$ -	\$ -	\$ -	\$ -	\$ -
Other construction, land development, and land loans	30,981,112	-	534,458	-	31,515,570
Real estate - Residential:					
Revolving lines of credit	3,833,161	-	-	-	3,833,161
1-4 family residential	25,764,813	-	-	-	25,764,813
Real estate - Commercial:					
Multifamily	211,960,797	-	-	-	211,960,797
Non-farm non-residential	141,892,930	31,832,712	1,433,988	-	175,159,630
Commercial and industrial	32,621,743	-	-	-	32,621,743
Consumer	207,246	-	-	-	207,246
<b>Total</b>	<b>\$ 447,261,802</b>	<b>\$ 31,832,712</b>	<b>\$ 1,968,446</b>	<b>\$ -</b>	<b>\$ 481,062,960</b>

	December 31, 2020				
	Pass	Special Mention	Substandard	Doubtful	Total
Real estate - Construction:					
1-4 family residential	\$ 1,340,364	\$ -	\$ -	\$ -	\$ 1,340,364
Other construction, land development, and land loans	19,733,168	-	-	-	19,733,168
Real estate - Residential:					
Revolving lines of credit	3,874,960	-	-	-	3,874,960
1-4 family residential	29,173,270	-	194,449	-	29,367,719
Real estate - Commercial:					
Multifamily	176,788,689	-	-	-	176,788,689
Non-farm non-residential	155,949,926	157,541	1,415,748	-	157,523,215
Commercial and industrial	44,001,880	2,646,544	-	-	46,648,424
Consumer	200,342	-	-	-	200,342
<b>Total</b>	<b>\$ 431,062,599</b>	<b>\$ 2,804,085</b>	<b>\$ 1,610,197</b>	<b>\$ -</b>	<b>\$ 435,476,881</b>

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses (Continued)

The Company categorized each loan into credit risk categories based on current financial information, overall debt service coverage, comparison against industry averages, collateral coverage, historical payment experience, and current economic trends. The Company uses the following definitions for credit risk ratings:

**Pass** – Loans not covered by the definitions below are pass credits, which display acceptable credit risk characteristics, and are not considered to be adversely rated.

**Special Mention** – Loans classified as special mention, or watch credits, have a potential weakness or weaknesses that deserve management’s close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institution’s credit position at some future date.

**Substandard** – Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution may sustain some loss if the deficiencies are not corrected.

**Doubtful** – Loans classified as doubtful have all the weaknesses inherent in those classified as substandard, with added characteristics that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions, and values, highly questionable and improbable.

#### Age Analysis of Past Due Loans

The Company’s age analysis of the past due loans, by loan segment and class, at December 31, 2021 and 2020, is summarized below:

	December 31, 2021					Recorded Investment >90 Days and Accruing
	30-89 Days Past Due	Greater Than 90 Days Past Due	Total Past Due	Current	Total Loans	
Real estate - Construction:						
1-4 family residential	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other construction, land development, and land loans	-	534,458	534,458	30,981,112	31,515,570	-
Real estate - Residential:						
Revolving lines of credit	-	-	-	3,833,161	3,833,161	-
1-4 family residential	-	-	-	25,764,813	25,764,813	-
Real estate - Commercial:						
Multifamily	-	-	-	211,960,797	211,960,797	-
Non-farm non-residential	-	1,433,988	1,433,988	173,725,642	175,159,630	-
Commercial and industrial	-	-	-	32,621,743	32,621,743	-
Consumer	-	-	-	207,246	207,246	-
Total	\$ -	\$ 1,968,446	\$ 1,968,446	\$ 479,094,514	\$ 481,062,960	\$ -

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses (Continued)

	December 31, 2020					
	30-89 Days Past Due	Greater Than 90 Days Past Due	Total Past Due	Current	Total Loans	Recorded Investment >90 Days and Accruing
	Real estate - Construction:					
1-4 family residential	\$ -	\$ -	\$ -	\$ 1,340,364	\$ 1,340,364	\$ -
Other construction, land development, and land loans	-	-	-	19,733,168	19,733,168	-
Real estate - Residential:						
Revolving lines of credit	-	-	-	3,874,960	3,874,960	-
1-4 family residential	-	-	-	29,367,719	29,367,719	-
Real estate - Commercial:						
Multifamily	-	-	-	176,788,689	176,788,689	-
Non-farm non-residential	-	1,411,743	1,411,743	156,111,472	157,523,215	-
Commercial and industrial	-	-	-	46,648,424	46,648,424	-
Consumer	-	-	-	200,342	200,342	-
<b>Total</b>	<b>\$ -</b>	<b>\$ 1,411,743</b>	<b>\$ 1,411,743</b>	<b>\$ 434,065,138</b>	<b>\$ 435,476,881</b>	<b>\$ -</b>

### Impaired Loans

The Company's impaired loans, by loan segment, for the years ended December 31, 2021 and 2020 are summarized below:

	As of and For the Year Ended December 31, 2021				
	Recorded Investment	Unpaid Principal Balance	Related Allowance	Average Recorded Investment for the Year	Interest Income Recognized for the Year
	With no related allowance recorded:				
Real estate - Construction	\$ 534,458	\$ 567,025	\$ -	\$ 311,767	\$ -
Real estate - Residential	-	-	-	121,145	-
Real estate - Commercial	843,753	843,753	-	826,790	-
Subtotal	1,378,211	1,410,778	-	1,259,702	-
With related allowance recorded:					
Real estate - Commercial	590,235	590,235	178,703	590,235	-
Subtotal	590,235	590,235	178,703	590,235	-
Total	<u>\$ 1,968,446</u>	<u>\$ 2,001,013</u>	<u>\$ 178,703</u>	<u>\$ 1,849,937</u>	<u>\$ -</u>
	As of and For the Year Ended December 31, 2020				
	Recorded Investment	Unpaid Principal Balance	Related Allowance	Average Recorded Investment for the Year	Interest Income Recognized for the Year
With no related allowance recorded:					
Real estate - Residential	\$ 194,449	\$ 252,331	\$ -	\$ 201,297	\$ -
Real estate - Commercial	810,513	815,333	-	804,846	-
Subtotal	1,004,962	1,067,664	-	1,006,143	-
With related allowance recorded:					
Real estate - Commercial	605,235	605,235	156,741	618,853	-
Subtotal	605,235	605,235	156,741	618,853	-
Total	<u>\$ 1,610,197</u>	<u>\$ 1,672,899</u>	<u>\$ 156,741</u>	<u>\$ 1,624,996</u>	<u>\$ -</u>

For the purpose of the disclosure above, recorded investment represents the borrower's unpaid principal balance less partial charge-offs to date.



# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 4 – Loans and Allowance for Loan Losses (Continued)

#### Nonaccrual Loans

The Company's loans on nonaccrual status at December 31, 2021 and 2020, by loan segment, are summarized below:

	2021	2020
Real estate - Construction	\$ 534,458	\$ -
Real estate - Residential	-	194,449
Real estate - Commercial	1,433,988	1,415,748
Total	<u>\$ 1,433,988</u>	<u>\$ 1,610,197</u>

#### Troubled Debt Restructurings

A modification of a loan constitutes a troubled debt restructuring (TDR) when a borrower is experiencing financial difficulty and the modification constitutes a concession. The Company offers various types of concessions when modifying a loan; however, forgiveness of principal is rarely granted.

No loans were modified as troubled debt in 2021 and 2020. No loans modified as troubled debt restructurings defaulted in 2021 or 2020.

In March of 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed into law. Among other thing, the CARES Act suspends the requirements, related to accounting for TDRs for certain loan modifications related to the COVID-19 pandemic, which remained in effect through January 1, 2022. As a result of the pandemic, the Company provided a modification program to borrowers that included certain concessions such as interest only or payment deferrals. No pandemic-related modifications were granted during 2021. The Company granted pandemic-related modifications of loans totaling \$66,387,435 in 2020. As of December 31, 2021 and 2020, there were no loans that remained under a modification agreement. Regardless of whether a modification was classified as a TDR, the Company continued to apply policies for risk rating, accruing interest, and classifying loans as impaired.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 5 – Premises and Equipment

A summary of the cost and accumulated depreciation of premises and equipment at December 31 is as follows:

	2021	2020
Land	\$ 720,692	\$ 720,692
Buildings, building improvements, and leasehold improvements	8,213,359	8,192,615
Furniture, fixtures, and equipment	6,868,633	6,851,005
Total cost	15,802,684	15,764,312
Accumulated depreciation	(12,934,680)	(12,710,964)
Net	<u>\$ 2,868,004</u>	<u>\$ 3,053,348</u>

Depreciation expense for the years ended December 31, 2021 and 2020, totaled \$234,846 and \$240,481, respectively.

On October 1, 1996, the Bank began leasing land for its Skokie, Illinois branch under an operating lease expiring February 29, 2016. The land lease provides for four consecutive five-year options to extend the lease. During 2021, the Company extended the lease through February 28, 2026. On August 1, 2001, the Bank began leasing land on which one of its Chicago branches is located, expiring on April 30, 2016. The land lease provides for four consecutive five-year options to extend the lease. During 2021, the Company extended the lease through April 30, 2026. Rent expense totaled \$162,652 and \$156,578 for the years ended December 31, 2021 and 2020, respectively.

Pursuant to the terms of the non-cancelable operating lease agreements in effect at December 31, 2021, future minimum rent commitments, not including the remaining optional extensions, are as follows:

2022	\$ 164,652
2023	164,652
2024	164,652
2025	177,092
2026	44,930
Total	<u>\$ 715,978</u>

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 6 – Deposits

The following is a summary of the distribution of deposits at December 31:

	2021	2020
Noninterest-bearing deposits	\$ 198,289,713	\$ 158,163,826
NOW accounts	58,606,360	61,840,990
Savings and money market accounts	204,578,399	191,581,930
Time:		
\$250,000 and under	61,699,143	67,790,610
Over \$250,000	102,548,495	106,403,032
Total deposits	<u>\$ 625,722,110</u>	<u>\$ 585,780,388</u>

At December 31, 2021, the scheduled maturities of time deposits are as follows:

2022	\$ 149,792,083
2023	6,208,362
2024	6,615,324
2025	1,303,968
2026	327,901
Total	<u>\$ 164,247,638</u>

Deposits from principal officers and directors and their affiliates held by the Company totaled approximately \$76,679,000 and \$88,499,000 at December 31, 2021 and 2020, respectively.

### Note 7 – Borrowed Funds

The Company has a revolving line of credit in the principal amount of \$10,000,000 with an unrelated financial institution, secured by all outstanding shares of Bank stock, which had no outstanding balance as of December 31, 2021 and 2020. The line of credit has an interest rate equal to the 30 day LIBOR rate plus 2.15 percent. In March 2020, the line was amended to extend the maturity date to March 28, 2022, with no other changes in terms.

During 2021 the Bank entered into a letter of credit with the Federal Home Loan Bank for \$12,000,000. The letter of credit is in place to secure certain deposit accounts and has a maturity date of August 1, 2022, and will renew annually unless terminated by either party. The letter of credit is secured by certain pledged loans, which had a carrying value of approximately \$277,996,000 as of December 31, 2021.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 8 – Income Taxes

The components of the net deferred tax asset, included in other assets at December 31, are as follows:

	2021	2020
Deferred tax assets:		
Allowance for loan losses	\$ 1,444,000	\$ 1,437,000
Nonaccrual loan interest	25,000	19,000
Other	26,000	22,000
Total deferred tax assets	<u>\$ 1,495,000</u>	<u>\$ 1,478,000</u>
Deferred tax liabilities:		
Amortization of intangible assets	317,000	317,000
Net unrealized gain on investment securities -		
Available for sale	24,000	220,000
Other	51,889	64,929
Total deferred tax liabilities	<u>392,889</u>	<u>601,929</u>
Net deferred tax asset	<u>\$ 1,102,111</u>	<u>\$ 876,071</u>

The allocation of income taxes between current and deferred portions is as follows:

	2021	2020
Current expense	\$ 2,255,000	\$ 2,030,000
Deferred expense (benefit)	(30,000)	20,000
Total income tax expense	<u>\$ 2,225,000</u>	<u>\$ 2,050,000</u>

The reasons for the differences between the income tax expense at the federal statutory income tax rate and the recorded income tax expense are summarized as follows:

	2021	2020
Income tax expense at federal statutory rate of		
21 percent	\$ 1,682,000	\$ 1,568,000
Tax-exempt interest	(52,000)	(60,000)
State income tax - Net of federal benefit	580,000	517,000
Other - Net	15,000	25,000
Total income tax expense	<u>\$ 2,225,000</u>	<u>\$ 2,050,000</u>

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 9 – Off-balance-sheet Activities

**Credit-related Financial Instruments** - The Company is a party to credit-related financial instruments with off-balance-sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit, unfunded commitments under lines of credit, standby letters of credit, and commercial letters of credit. Such commitments involve, to varying degrees, elements of credit and interest rate risk in excess of the amount recognized in the consolidated balance sheet.

The Company's exposure to credit loss is represented by the contractual amount of these commitments. The Company follows the same credit policies in making commitments as it does for on-balance-sheet instruments.

At December 31, 2021 and 2020, the following financial instruments were outstanding whose contract amounts represent credit risk:

	Contract Amount	
	2021	2020
Commitments to extend credit	\$ 8,790,000	\$ 14,310,000
Unfunded commitments under lines of credit	73,651,000	69,634,233
Commercial and standby letters of credit	1,775,000	605,910

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. The commitments for equity lines of credit may expire without being drawn upon. Therefore, the total commitment amounts do not necessarily represent future cash requirements. The amount of collateral obtained, if it is deemed necessary by the Company, is based upon management's credit evaluation of the customer.

Unfunded commitments under commercial lines of credit, revolving credit lines, and overdraft protection agreements are commitments for possible future extensions of credit to existing customers. These lines of credit are collateralized and may not contain a specified maturity date and may not be drawn upon to the total extent to which the Company is committed.

Commercial and standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Essentially all letters of credit issued have expiration dates within one year. The credit risk involved is similar to extending loan facilities to customers. To reduce credit risk, the Company generally holds collateral supporting those commitments if deemed necessary. The amount and nature of the collateral obtained are based on the Company's credit evaluation of the customer. Collateral held varies, but may include cash, securities, accounts receivable, inventory, property, plant, equipment, and real estate.

**Legal Contingencies** - Various legal claims also arise from time to time in the normal course of business which, in the opinion of management, will have no material effect on the Company's consolidated financial statements.

### Note 10 – Restriction on Dividends

Banking regulations place certain restrictions on dividends paid by the Bank to the Company. Prior approval of the Bank's federal regulator is required if the total dividends declared by the Bank in a calendar year exceed the Bank's net retained income for that year to date plus the retained net income of the preceding two calendar years. In addition, dividends paid by the Bank would be limited or prohibited if risk-weighted capital ratios fall below certain thresholds (as defined).

### Note 11 – Minimum Regulatory Capital Requirements

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possibly additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Bank's financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines.

The federal banking agencies jointly issued a final rule that provides for an optional, simplified measure of capital adequacy, the community bank leverage ratio framework, for qualifying community banking organizations, consistent with Section 201 of the *Economic Growth, Regulatory Relief, and Consumer Protection Act*. The final rule became effective on January 1, 2020 and was elected by the Bank. This final rule is applicable to all non-advanced approaches FDIC-supervised institutions with less than \$10 billion in total consolidated assets. The community bank leverage ratio removes the requirement to calculate and report risk-based capital but rather only requires a Tier 1 to average assets (leverage) ratio. The community bank leverage ratio will be 8% for 2020, 8.5% for calendar year 2021, and 9% for calendar year 2022 and beyond. If the minimum ratio is met, banks adopting the framework are considered well capitalized for prompt corrective action purposes. The rule allows for a two-quarter grace period to correct a ratio that falls below the required amount and allows for the reversion back to the risk-weighting framework without restriction.

Prompt corrective action regulations provide five classifications: well capitalized, adequately capitalized, undercapitalized, significantly undercapitalized, and critically undercapitalized, although these terms are not used to represent overall financial condition. If adequately capitalized, regulatory approval is required to accept brokered deposits. If undercapitalized, capital distributions are limited, as is asset growth and expansion, and capital restoration plans are required.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 11 – Minimum Regulatory Capital Requirements (Continued)

As of December 31, 2021, the most recent regulatory notifications categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. To be categorized as well capitalized, the Bank must maintain minimum ratios as set forth in the following table. Management believes the Bank has met all capital adequacy requirements to which it is subject. There are no conditions or events since that notification that management believes have changed the Bank's category. The Bank's actual capital amounts and ratios as of December 31, 2021 and 2020 are also presented in the table.

(000s omitted) As of December 31, 2021	Actual		To be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio
Tier 1 capital to average assets:				
Bank	\$ 105,085	14.77%	\$ 60,491	8.50%
<b>As of December 31, 2020</b>				
Tier 1 capital to average assets:				
Bank	\$ 102,005	14.88%	\$ 54,843	8.00%

### Note 13 – Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the consolidated financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the inputs and valuation techniques used to measure fair value.

The following tables present information about the Company's assets measured at fair value on a recurring basis at December 31, 2021 and 2020, and the valuation techniques used by the Company to determine those fair values.

In general, fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Company has the ability to access.

Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, and other inputs such as interest rates and yield curves that are observable at commonly quoted intervals.

Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset.

In instances whereby inputs used to measure fair value fall into different levels in the above fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Company's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.



# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 13 – Fair Value Measurements (Continued)

#### Assets Measured at Fair Value on a Recurring Basis at December 31, 2021

	Quoted Prices in Active Markets for Identical Assets (Level I)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31, 2021
Investment securities				
U.S. government and federal agency	\$ -	\$ 22,449,236	\$ -	\$ 22,449,236
State and municipal	-	23,650,922	-	23,650,922
Other	-	-	300,000	\$ 300,000
Total investment securities	\$ -	\$ 46,100,158	\$ 300,000	\$ 46,400,158

#### Assets Measured at Fair Value on a Recurring Basis at December 31, 2020

	Quoted Prices in Active Markets for Identical Assets (Level I)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31, 2020
Investment securities				
U.S. government and federal agency	\$ -	\$ 25,763,078	\$ -	\$ 25,763,078
State and municipal	-	18,850,861	-	18,850,861
Other	-	-	300,000	300,000
Total investment securities	\$ -	\$ 44,613,939	\$ 300,000	\$ 44,913,939

There were no purchases, sales, or changes in value in other securities classified as Level 3 assets in the tables above.

The Company also has assets that under certain conditions are subject to measurement at fair value on a nonrecurring basis. These assets include impaired loans and foreclosed assets. The Company has estimated the fair values of these assets based primarily on Level 3 inputs, as described above, using discounted cash flow projections, market prices, and collateral valuations.

# Albank Corporation and Subsidiary

## Notes to Consolidated Financial Statements December 31, 2021 and 2020

### Note 13 – Fair Value Measurements (Continued)

#### Assets Measured at Fair Value on a Nonrecurring Basis at December 31, 2021

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31, 2021
Impaired loans	\$ -	\$ -	\$ 411,532	\$ 411,532

#### Assets Measured at Fair Value on a Nonrecurring Basis at December 31, 2020

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31, 2020
Impaired loans	\$ -	\$ -	\$ 448,494	\$ 448,494

Impaired loans accounted for under fair value measurements categorized as Level 3 assets consist of nonhomogeneous loans which are considered impaired and either have a specific allocation of the allowance for loan losses or were charged down. The Company estimates the fair values of impaired loans based on the present value of expected future cash flows using management's best estimates of key assumptions. These assumptions include future payment ability, timing of payment streams, and estimated realizable values of available collateral (typically based on outside appraisals). The fair value of foreclosed assets accounted for under fair value measurements categorized as Level 3 is based on outside appraisals, less estimated selling costs. The numerical range of unobservable inputs for these valuation assumptions is not meaningful to this presentation.

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

**SECTION I -- GENERAL INFORMATION**

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

Albany Bank & Trust Co NA

**Check ONE of the following three boxes:**

Indicate whether the Disclosing Party submitting this EDS is:

1.  the Applicant

OR

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

OR

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

B. Business address of the Disclosing Party: 3400 W Lawrence Ave

Chicago, IL 60625

C. Telephone: (773) 463-5681 Fax: (773) 267-7337 Email: adam.steinback@albanybank.com

D. Name of contact person: Adam Steinback

E. Federal Employer Identification No. (if you have one): 36-2245476

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

2022 RFP for Designation as a 2023 Municipal Depository for City of Chicago and Chicago Board of Education Funds. Specification Number: 1254181

G. Which City agency or department is requesting this EDS? City of Chicago, Department of Finance

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

Specification # \_\_\_\_\_ and Contract # \_\_\_\_\_

**SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS**

**A. NATURE OF THE DISCLOSING PARTY**

1. Indicate the nature of the Disclosing Party:

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

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

Illinois

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

- Yes                       No                       Organized in Illinois

**B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:**

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

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

Name	Title
<u>Robert D. Gecht</u>	<u>President</u>
<u>Adam Steinback</u>	<u>Senior Vice President</u>
<u>See Addendum A1</u>	

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

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

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

Name	Business Address	Percentage Interest in the Applicant
Robert D. Gecht	3400 W Lawrence Ave, Chicago, IL 60625	42%
Gecht Family Trust, Robert D. Gecht Trustee	3400 W Lawrence Ave, Chicago, IL 60625	11%

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

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

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

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

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

Yes  No

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

**SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES**

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

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

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

**SECTION V -- CERTIFICATIONS**

**A. COURT-ORDERED CHILD SUPPORT COMPLIANCE**

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

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

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

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

Yes     No

**B. FURTHER CERTIFICATIONS**

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

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

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

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

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

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

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



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

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
  - b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
  - c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or
  - d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).
6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.
7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.
8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.
9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").
10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such



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

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

None.

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

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

Sara Lopez, SSA#60 Commissioner

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

None.

### C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

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

is             is not

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

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

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

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

None.

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

**D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS**

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

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

Yes                       No

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

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

Does the Matter involve a City Property Sale?

Yes                       No

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

Name	Business Address	Nature of Financial Interest

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

## E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

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

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

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

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## SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

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

### A. CERTIFICATION REGARDING LOBBYING

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

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

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

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

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

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

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

#### B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

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

Is the Disclosing Party the Applicant?

Yes                       No

If "Yes," answer the three questions below:

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

Yes                       No

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

Yes                       No                       Reports not required

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

Yes                       No

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

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## SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

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

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

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

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

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

**CERTIFICATION**

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

Albany Bank & Trust Co NA

(Print or type exact legal name of Disclosing Party)

By: [Signature]  
(Sign here)

Robert Gecht

(Print or type name of person signing)

President

(Print or type title of person signing)

Signed and sworn to before me on (date) 11-10-2022

at Cook County, Illinois (state).

[Signature]  
Notary Public



Commission expires: 04-06-2026



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

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

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

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

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

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

Yes

No

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

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

**BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION**

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

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

Yes                       No

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

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

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

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

**PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION**

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

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

Yes

No

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

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

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

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**BOARD OF DIRECTORS**

**ALBANK CORPORATION**

**ALBANY BANK & TRUST CO NA**

Harold J. Hayes  
*Chairman, Albank Corporation  
President, Hayes Properties Inc*

Alan H. Hammerman  
*Vice Chairman, Albank Corporation  
Attorney, Law Offices of Alan Hammerman*

Robert D. Gecht  
*President  
Albank Corporation*

Adam Steinback  
*Senior Vice President  
Albany Bank & Trust Co NA*

Dean Martinez  
*Chief Executive Officer  
DRI (Defense Research Institute)*

Benjamin Rosenberg\*  
*Principal  
Accounting Associates*

Robert D. Gecht  
*Chairman, Albany Bank & Trust Co NA  
President, Albany Bank & Trust Co NA*

Sanford Bokor  
*Vice Chairman, Albany Bank & Trust Co NA  
Partner, KBKB Ltd Certified Public Accountants*

Dan Drexler  
*Executive Vice President  
Longview Asset Management LLC*

Paul T. Fox  
*Attorney & Managing Shareholder  
Greenberg Traurig LLP*

Margaret Laurino  
*Ward 39 Alderman (retired)  
City of Chicago*

Randall Pavlock, C.P.M.  
*President  
Hunter Properties Inc*

Elias Sanchez\*  
*President  
E & T Real Estate Inc*

\* Advisory Member



Main: 3400 W Lawrence Ave Chicago, IL 60625 (773) 267-7300  
Branch: 4100 W Lawrence Ave Chicago, IL 60630 (773) 267-7300  
Branch: 4400 N Western Ave Chicago, IL 60625 (773) 267-7300  
Branch: 7515 Skokie Blvd Skokie, IL 60077 (847) 677-2522



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

**SECTION I -- GENERAL INFORMATION**

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

Gecht Family Trust, Robert D. Gecht Trustee

**Check ONE of the following three boxes:**

Indicate whether the Disclosing Party submitting this EDS is:

1.  the Applicant

OR

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

OR

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

B. Business address of the Disclosing Party: 3400 W Lawrence Ave

Chicago, IL 60625

C. Telephone: (773) 206-7300 Fax: (773) 267-7337 Email: robert.gecht@albanybank.com

D. Name of contact person: Robert D. Gecht

E. Federal Employer Identification No. (if you have one): 36-6944278

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

2022 RFP for Designation as a 2023 Municipal Depository for City of Chicago and Chicago Board of Education Funds. Specification Number: 1254181, Submitter: Albany Bank & Trust Co NA

G. Which City agency or department is requesting this EDS? City of Chicago, Department of Finance

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

Specification # \_\_\_\_\_ and Contract # \_\_\_\_\_

**SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS**

**A. NATURE OF THE DISCLOSING PARTY**

1. Indicate the nature of the Disclosing Party:

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

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

Illinois

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

- Yes
- No
- Organized in Illinois

**B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:**

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

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

Name	Title
Robert D. Gecht	Trustee

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

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

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

Name	Business Address	Percentage Interest in the Applicant
Robert D. Gecht	3400 W Lawrence Ave, Chicago, IL 60625	42%
Gecht Family Trust, Robert D. Gecht Trustee	3400 W Lawrence Ave, Chicago, IL 60625	11%

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

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

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

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

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

Yes  No

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

**SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES**

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

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

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

**SECTION V -- CERTIFICATIONS**

**A. COURT-ORDERED CHILD SUPPORT COMPLIANCE**

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

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

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

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

Yes     No

**B. FURTHER CERTIFICATIONS**

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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

None.

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

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

None.

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

None.

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**C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION**

1. The Disclosing Party certifies that the Disclosing Party (check one)  
[ ] is [x] is not

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

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

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

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

N/A.

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

**D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS**

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

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

Yes

No

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

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

Does the Matter involve a City Property Sale?

Yes

No

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

Name	Business Address	Nature of Financial Interest
<hr/>		
<hr/>		
<hr/>		

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

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

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

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

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

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SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

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

A. CERTIFICATION REGARDING LOBBYING

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

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

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

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

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

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

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

#### B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

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

Is the Disclosing Party the Applicant?

Yes

No

If "Yes," answer the three questions below:

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

Yes

No

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

Yes

No

Reports not required

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

Yes

No

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

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## SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

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

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

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

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

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

**CERTIFICATION**

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

Gecht Family Trust, Robert D. Gecht Trustee  
(Print or type exact legal name of Disclosing Party)

By: [Signature]  
(Sign here)

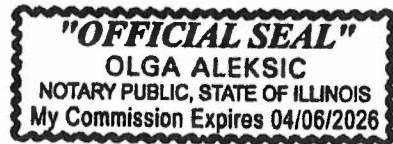
Robert D Gecht  
(Print or type name of person signing)

Trustee  
(Print or type title of person signing)

Signed and sworn to before me on (date) 11/25/2022,

at Cook County, Illinois (state).

[Signature]  
Notary Public



Commission expires: 04-06-2026



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

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

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

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

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

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

[ ] Yes

[x] No

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

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

**BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION**

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

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

Yes                       No

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

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

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

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

**PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION**

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

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

Yes

No

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

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

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

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