

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2023

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....					
			0081	737	1.a.
b. Interest-bearing balances (2).....					
			0071	1,217	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....					
			JJ34	25,587	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....					
			1773	24,990	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....					
			JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....					
			B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....					
			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....					
			5369	0	4.a.
b. Loans and leases held for investment.....					
	B528	71,663			4.b.
c. LESS: Allowance for loan and lease losses (7).....					
	3123	724			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....					
			B529	70,939	4.d.
5. Trading assets.....					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases).....					
			2145	979	6.
7. Other real estate owned (from Schedule RC-M).....					
			2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....					
			2130	0	8.
9. Direct and indirect investments in real estate ventures.....					
			3656	0	9.
10. Intangible assets (from Schedule RC-M).....					
			2143	0	10.
11. Other assets (from Schedule RC-F) (6).....					
			2160	1,010	11.
12. Total assets (sum of items 1 through 11).....					
			2170	125,459	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....					
			2200	102,806	13.a.
(1) Noninterest-bearing (8).....					
	6631	37,330			13.a.1.
(2) Interest-bearing.....					
	6636	65,476			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (9).....					
			B993	0	14.a.
b. Securities sold under agreements to repurchase (10).....					
			B995	0	14.b.
15. Trading liabilities.....					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....					
			3190	14,200	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (11).....					
			3200	0	19.

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

Schedule RC—Continued

Dollar Amounts in Thousands		RCON	Amount	
Liabilities—continued				
20. Other liabilities (from Schedule RC-G).....		2930	359	20.
21. Total liabilities (sum of items 13 through 20).....		2948	117,365	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	0	23.
24. Common stock.....		3230	200	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	4,800	25.
26. a. Retained earnings.....		3632	4,827	26. a.
b. Accumulated other comprehensive income (1).....		8530	(1,733)	26. b.
c. Other equity capital components (2).....		A130	0	26. c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	8,094	27. a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0	27. b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	8,094	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	125,459	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2022.....

RCON	Number
6724	NR

M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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